

BarrheadTravel

The Holiday & Tailor-Made Travel Specialists

Single and Annual Multi Trip Policies

Master policy number:

Standard – RTABT40053-01 A&B

Premier – RTABT40053-02 A&B

Premier Plus – RTABT40053-03 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 01/10/2019 to 30/09/2020.

**This policy was not designed to cover known or publicly announced events. As
such, except for section B2, there is no cover for Coronavirus, COVID-19,
Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of
Coronavirus, COVID-19 or SARS-COV-2 or any pandemic or fear or threat of any
of these.**

YOUR IMPORTANT INFORMATION

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

Contact tifgroup-assistance 24 hour
emergency advice line on:

+44 (0) 203 829 6724

FOR NON-EMERGENCIES ABROAD:

+44 (0) 203 829 6713

IF YOU NEED A CLAIM FORM:

You can download the relevant form:

www.policyholderclaims.co.uk

or contact Travel Claims Facilities on:

+ 44 (0) 203 829 6713

IF YOU NEED LEGAL ADVICE:

contact Slater & Gordon LLP on:

+44 (0) 161 228 3851

Barrhead Travel travel insurance is Underwritten
by Travel Insurance Facilities and Insured by Union
Reiseversicherung AG, UK.

Travel Insurance Facilities are authorised and
regulated by the Financial Conduct Authority.

Union Reiseversicherung AG are authorised by BaFin
and subject to limited regulation by the Financial
Conduct Authority.

Page	Contents	
2	Important contact numbers	
3-7	Standard summary of cover	
8-12	Premier summary of cover	
13-17	Premier Plus summary of cover	
18	Disclosure of medical conditions	
19	How your policies work	
20-21	Definitions	
22	Conditions and exclusions applying to your policies	
YOUR PRE-TRAVEL POLICY		Section
23	Cancellation - If you are unable to go on your trip	A1
YOUR TRAVEL POLICY		
24	If your travel plans are disrupted	B1
25	If you need emergency medical attention	B2
26	Curtailment - If you need to come home early	B3
27	If your possessions are lost, stolen, damaged or delayed	B4
28	If your cash or passport is lost or stolen on your trip	B5
28	If you are mugged or hijacked	B6
29	Personal liability	B7
29	Accidental death and disability benefit	B8
30	If you need legal advice	B9
30	If a natural disaster occurs	B10
31	Pet care	B11
31	Withdrawal of services	B12
32-37	Optional extensions	B13-B18
38	Additional sports and hazardous activities	
39	If you need to claim	
GADGET COVER UPGRADE (Gadget Cover Upgrade - Underwritten by Great Lakes Insurance SE).		
40-44	Optional Gadget Cover Upgrade	
44	Optional Gadget Cover Summary of cover	

Our pledge to you	Page 1
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, RTABT40053-01 / 02 / 03 A your pre-travel policy and RTABT40053-01 / 02 / 03 B your travel policy, specially arranged by Barrhead Travel on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. 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 19. 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:	
<ul style="list-style-type: none"> 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. 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. 	

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

IF YOU HAVE A CHANGE IN HEALTH AFTER PURCHASING THIS POLICY PLEASE CALL ON 0203 824 0702 OR VISIT www.barrheadtravel.medonline.co.uk

Make sure you have all your medical information and medication details along with details of the policy you have purchased. Telephone lines open 8am-8pm Mon to Fri, 9am-5pm Sat & Sun.



TO MAKE A CLAIM on the policy please visit www.policyholderclaims.co.uk or call **0203 829 6713**. Open 8am-8pm Monday-Friday, 9am-1pm Saturday.

You can view our frequent questions and answers on: <http://www.tifgroup.co.uk/services/claims/faqs/>

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

You should first call an ambulance using the local equivalent of a 999 number. If you are travelling within the EU you should dial 112.

You should then, when possible call tifgroup-assistance which is available 24 hours a day, all year round on:

+ 44 (0) 203 829 6724 or email assistance@tifgroup.co.uk

Please be aware that this is a travel insurance policy and not private medical insurance, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by the tifgroup-assistance team.

Public facilities in most countries are best equipped to deal with your immediate clinical needs and your long-term recovery. As the emergency service the local population relies on, they have access to the best doctors and the best equipment, they are open 24 hours a day and they are regulated. If you are taken to a private facility, call us immediately and we will advise what options are open to you. We will deal with any requests for payment from the private facility so you should resist any attempt from them to make you pay anything. The tifgroup-assistance team is available 24 hours a day, 365 days a year to assist you, and whilst the actual medical care you receive is in the hands of the local doctors attending you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans.

The tifgroup-assistance team will 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 what is best suited to your individual needs and your recovery. If you would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website www.philosophies.tifgroup.co.uk

Your best medical interests accounting both for immediate medical needs and for your long-term health are at the very heart of any recommendations made by the tifgroup-assistance team.

You will need to have some basic information for them to hand:

- the patient's UK GP contact details in case they need further medical information;
- tell them that you have Barrhead Travel Insurance, the policy number and the date it was bought; and
- the patient's name and age, as well as, as much information about the medical situation as possible, including where the patient is being treated and the name of the treating doctor.

Things to be aware of/remember

- this is a travel insurance policy and not private medical insurance, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by the tifgroup-assistance medical team;
- **NEVER** give your passport to a clinic or hospital;
- you may be required to authorise us to obtain your medical records from your GP in the event of a claim.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

Please be aware that this is a travel insurance policy and not private medical insurance, therefore you should always try to use public health facilities if they are available.

In the event that you need to seek outpatient 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 deductible will be waived from any claim you may then 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 deductible will then be applied.

- **in Turkey, Cyprus, Egypt and Bulgaria**, we utilise the services of Charge Care International who can arrange for the bill to be paid directly. You simply fill in a Charge Care form in the medical facility to confirm the nature of the treatment received and pay your policy deductible to the facility. They will then send the remaining bill directly to Charge Care for payment. www.chargecare.net
- **everywhere else in the World** - if there is no 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.

WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured, only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact tifgroup-assistance on **+44 (0) 203 829 6724** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the United Kingdom, Channel Islands or BFPO then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 203 829 6713.

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).				Pages 3-7
Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen start date)				
A1	Cancellation - If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces.	£1,000	<ul style="list-style-type: none"> cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements. the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing. the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£125
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	If your travel plans are disrupted If your departure is delayed by 12 hours or more Benefit for delays over 12 hours at your international departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.	£10 per 12hrs up to a maximum of £100	<ul style="list-style-type: none"> you are at the airport/port/station. you have obtained written confirmation of the delay from your booking agents, airline or transport provider. you are unable to recoup costs from any other provider or agency. your trip is more than 2 days in duration. you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions. 	Nil
	Abandonment - If you choose to cancel after a 24 hour delay If your outbound journey from the UK, Channel Islands or BFPO is delayed by more than 24 hours and you decide to abandon your trip.	£750	<ul style="list-style-type: none"> you have independent written confirmation of the circumstances. 	£125
	Missed departure Cover for alternative transport costs if you miss your outbound departure from your international departure point if, after leaving home, your car becomes un-driveable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.	£500	<ul style="list-style-type: none"> you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO. 	£125
B2	If you need emergency medical attention To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.	£3,000,000	<ul style="list-style-type: none"> you are not claiming for any private medical treatment. you have called the tifgroup-assistance team service to authorise bills over £500. 	£125
	Emergency dental treatment Cover for emergency dental treatment only to treat sudden pain.	£250	<ul style="list-style-type: none"> you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium). 	£125
	Public hospital inconvenience benefit per 24 hours For each 24 hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.	£25 per 24hrs up to a maximum of £500	<ul style="list-style-type: none"> you are not claiming for work involving the use of precious metals in any dental treatment. you are not claiming for the provision of dentures, crowns or veneers. you are in a public/state hospital. 	Nil
B3	Curtailement - If you need to come home early Pro-rata refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.	£1,000	<ul style="list-style-type: none"> you have actually returned home earlier than originally booked. you need to come home early due to your illness and you have contacted and had approval from the tifgroup-assistance team. you are not claiming due to your existing medical condition, unless declared and accepted by us in writing. you are not claiming due to an existing medical condition of a non-travelling close relative, the person you are staying with, a business associate or travelling companion. 	£125

Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
B4	If your possessions are lost, stolen or damaged Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific item categories are listed. Any items which do not fall within these categories are not covered:.	£750	<ul style="list-style-type: none"> you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ you have a Police report confirming the loss. you have proof of purchase for items over the value of £50. you are not claiming for duty free items. your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £50). your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe. you are not claiming for more than £100 for a mobile/smart phone, accessories or calls. you are not claiming for contact/corneal lenses. you have kept all of your receipts. you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions. you have obtained written confirmation of the delay from your operator. 	£125
	<div> <div>Clothes</div> <div>→</div> <div>£100</div> </div> <div> <div>Luggage</div> <div>→</div> <div>£100</div> </div> <div> <div>Shoes</div> <div>→</div> <div>£100</div> </div> <div> <div>Cosmetics</div> <div>→</div> <div>£50</div> </div> <div> <div>Fine jewellery and watches</div> <div>→</div> <div>£100</div> </div> <div> <div>Electrical items and photographic equipment</div> <div>→</div> <div>£100</div> </div> <div> <div>Buggies, Strollers & Car seats</div> <div>→</div> <div>£100</div> </div> <div> <div>Laptops</div> <div>→</div> <div>£100</div> </div> <div> <div>Eyewear</div> <div>→</div> <div>£50</div> </div> <div> <div>Unreceipted items</div> <div>→</div> <div>£150</div> </div>			
	If your possessions are delayed by 24 hours Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc. if your possessions are delayed <u>by more than 24 hours</u> on your outward journey.	£50 per 24hrs up to a maximum of £100		Nil
B5	If your cash is lost or stolen Cover for your cash if it is lost or stolen.	£150	<ul style="list-style-type: none"> your cash/passport was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange. you have a Police report confirming the loss and kept all receipts for any incurred costs. you are not claiming for the cost of missing your return flight/transport to the United Kingdom, Channel Islands or BFPO, or additional transport costs to return home.. 	£125
	If your passport is lost or stolen Cover to contribute towards the cost of an emergency travel document → £50 Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos) → £100			£125
B6	If you are hijacked Cover for each full 24 hour period you are confined due to hijack.	£100 per 24hrs up to a maximum of £1,000	<ul style="list-style-type: none"> you have obtained written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement. you have obtained a written Police report confirming the incident. 	Nil
	If you are mugged Cover for each full 24 hour period you are hospitalised following a mugging	£30 per 24hrs up to a maximum of £300		Nil
B7	Personal Liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£1,000,000	<ul style="list-style-type: none"> you have not admitted responsibility, or agreed to pay any monies. you have kept paperwork/notes and informed us immediately. your claim is not due to any form of motorised transport or sailing vessel. you are not claiming for an incident suffered by, or any property owned by, you, a member of your family, business associate, close relative, person you are intending to stay with, or a travelling companion. 	£125
B8	Accidental death and disability benefit A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip..		<ul style="list-style-type: none"> you are between 18 and 75 years old. you qualify for the full benefit, no partial settlements are payable. you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. you are not under 18 and claiming permanent disablement.. 	
	Accidental death benefit	£10,000		Nil
	Permanent loss of sight or limb	£10,000		Nil
	Permanent total disablement	£10,000		Nil
B9	If you need legal advice Cover for 30mins free legal advice relating to your trip as well as legal expenses we have agreed in writing in pursuing compensation in the event of your death or personal injury whilst on your trip..	30 mins free advice. £15,000 in pursuing compensation	<ul style="list-style-type: none"> you are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office. you are using our appointed legal advisors. you understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted.. 	£125

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.

Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
B15	Winter Sports extension			
	Ski equipment cover for your, or your hired, ski equipment if it is lost, stolen or damaged.	£500	<ul style="list-style-type: none"> you are able to provide proof of the loss/damage and provide receipts. • you have obtained independent written confirmation. you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. you have a Police report confirming the loss and kept all receipts for any incurred costs. your equipment is delayed on your outbound journey from the United Kingdom, Channel Islands or BFPO. 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. you have supporting medical evidence confirming your inability to ski. you are skiing North of the earths equator between 1st Jan-30th April, or South of the earths equator between 1st June-31st Oct and at a destination of higher than 1600 metres above sea level. you have obtained written confirmation detailing dates and times the resort/ piste was closed. the avalanche has occurred after your departure from the United Kingdom, Channel Islands or BFPO. 	£125
	Single article limit owned by you	→ £250		
	Single article limit hired by you	→ £250		
	Unreceipted items	→ £150		
	Delayed ski equipment cover for hiring ski equipment if yours is delayed over 12 hours.	£20 per 12hrs up to a maximum of £200		Nil
	Loss of ski pack cover for loss of use due to your injury or illness.	£75 per 24hrs up to a maximum of £300		Nil
B16	Piste closure cover for each full 24 hours the piste is closed due to lack of snow.	£20 per 24hrs up to a maximum of £200		Nil
	Avalanche closure cover for each full 24 hours the piste/resort is closed due to an avalanche.	£25 per 24hrs up to a maximum of £250		Nil
	Wedding extension			
	Additional cancellation cover Cover for the loss of deposit if you are forced to cancel or curtail your trip.	£1,000	<ul style="list-style-type: none"> you have a valid claim under either section A1 or B3. you have obtained a written report from the appropriate authorities confirming the loss or damage. you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. damage was not during transit and not shipped as freight/under a bill of lading. you have a police report confirming the loss and kept all receipts for any incurred costs. you are able to provide proof of ownership/purchase for items over £50. the wedding rings, attire, gifts, photographs or recordings were not left unattended other than in a safe, in your locked trip accommodation. your wedding rings were not lost/stolen from suitcases, trunks, bags (including checked in luggage/bags stored in overhead compartment). 	£125
	If your wedding rings are lost, stolen or damaged Cover for the loss, theft or damage of your wedding rings whilst on your trip.	£1,000 Single article limit → £500 Unreceipted items → £150		£125
	If your wedding gifts are lost or stolen Cover for the loss/theft of your wedding gifts received in resort during your trip.	£1,000 Unreceipted items → £150		£125
	If your photographs are lost, stolen or damaged Cover for the cost of reprinting lost or damaged photographs/video recordings of your wedding.	£1,000		£125
	If your wedding attire is lost or damaged The cost of repair or replacement to a similar cost of your wedding attire, i.e. wedding dress, suit, shoes if they are lost or damaged prior to your wedding whilst on your trip.	£1,000 Unreceipted items → £150	<ul style="list-style-type: none"> you are not claiming for damage caused by: <ul style="list-style-type: none"> scratching, wear, tear, depreciation or deterioration; any process of cleaning, repairing or restoring; atmospheric or climatic conditions; moth or vermin; or electrical or mechanical breakdown or derangement. 	£125
	If your cosmetics and flowers are lost or damaged The cost of replacing cosmetic products and/or flowers..	£1,000		Nil
	Weddings cars and transport If your wedding car / transport company fail to meet their contractual obligations..	£500		£125

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.

Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
B17	Cruise extension			
	Missed port departure Reasonable additional travel expenses incurred by you to reach the next overseas port destination due to the vehicle in which you are travelling to your overseas cruise 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.	£2,000	<ul style="list-style-type: none"> you 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. you have independent written confirmation of the circumstances. you have not been offered alternative transport or compensation from your tour operator or cruise provider. 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. 	£125
	Skipped port benefit Per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions..	£100 per port up to a maximum of £300	<ul style="list-style-type: none"> the rerouting of the ship is not due to: <ul style="list-style-type: none"> civil unrest in the country where you were due to visit; inability to berth due to previous tsunami, hurricane or tornado, volcanic ash over the country you were due to visit or an earthquake in the country you were due to visit; or strike or industrial action. 	Nil
	Cabin confinement Benefit per 24 hours if you are confined to your cabin due to injury or illness.	£25 per 24hrs up to a maximum of £500	<ul style="list-style-type: none"> you have a valid claim under section B2 and have independent written confirmation of your confinement. 	£125
B18	Unused excursions Cover for 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.	£500		
	Travel disruption extension			Nil
	Extended departure delay cover Cover for the departure of your international flight, international train or sailing is delayed for more. than 12 hours from its scheduled departure time from your international departure point or your return journey to the UK, Channel Islands or BFPO;	£20 for the first 12hrs then £10 per 12hrs thereafter up to a maximum of £100	<ul style="list-style-type: none"> you are at the airport/port/station. you have obtained written confirmation of the delay from your booking agents, airline or transport provider. you are unable to recoup costs from any other provider or agency. your trip is more than 2 days in duration. you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions. 	
	or Cover for any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation.	£1,000		£125
	Extended missed departure cover Reasonable additional accommodation and travel expenses necessarily incurred in reaching your. overseas destination or returning to the United Kingdom, Channel Islands or BFPO if you fail to arrive at the departure point in time to board any onward connecting public transport on which you are booked to travel, following completion of the initial international journey.	£500	<ul style="list-style-type: none"> you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions. you have independent written confirmation of the circumstances. 	£125
	Extended catastrophe cover Any reasonable additional accommodation and transport costs if you need to move to another accommodation or to repatriate you home;	£1,000	<ul style="list-style-type: none"> you are able to provide written confirmation from the accommodation provider confirming the number of hours it was not available. 	£125
	or Any irrecoverable unused accommodation costs which you have paid or are contracted to pay because you were not able to travel due to a natural disaster (section B10).			

Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen start date)				
A1	<p>Cancellation - If you are unable to go on your trip</p> <p>Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces.</p>	£2,000	<ul style="list-style-type: none"> cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements. the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing. the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£100
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	<p>If your travel plans are disrupted</p> <p>If your departure is delayed by 12 hours or more</p> <p>Benefit for delays over 12 hours at your international departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.</p>	£20 per 12hrs up to a maximum of £200	<ul style="list-style-type: none"> you are at the airport/port/station. you have obtained written confirmation of the delay from your booking agents, airline or transport provider. you are unable to recoup costs from any other provider or agency. your trip is more than 2 days in duration. you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions. 	Nil
	<p>If you choose to cancel after a 24 hour delay</p> <p>If your <u>outbound</u> journey from the UK, Channel Islands or BFPO is delayed by more than 24 hours and you decide to abandon your trip.</p>	£1,000	<ul style="list-style-type: none"> you have independent written confirmation of the circumstances. you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO. 	£100
	<p>Missed departure</p> <p>Cover for alternative transport costs if you miss your outbound departure from your international departure point if, after leaving home, your car becomes un-driveable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.</p>	£750		£100
B2	<p>If you need emergency medical attention</p> <p>To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</p>	£5,000,000	<ul style="list-style-type: none"> you are not claiming for any private medical treatment. you have called the tifgroup-assistance team to authorise bills over £500. you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium). 	£100
	<p>Emergency dental treatment</p> <p>Cover for emergency dental treatment only to treat sudden pain.</p>	£250	<ul style="list-style-type: none"> you are not claiming for work involving the use of precious metals in any dental treatment. 	£100
	<p>Public hospital inconvenience benefit per 24 hours</p> <p>For each 24 hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.</p>	£25 per 24hrs up to a maximum of £500	<ul style="list-style-type: none"> you are not claiming for the provision of dentures, crowns or veneers. you are in a public/state hospital. 	Nil
B3	<p>Curtailment - If you need to come home early</p> <p>Pro-rata refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.</p>	£2,000	<ul style="list-style-type: none"> you have actually returned home earlier than originally booked. you need to come home early due to your illness and you have contacted and had approval from the tifgroup-assistance team. you are not claiming due to your existing medical condition, unless declared and accepted by us in writing. you are not claiming due to an existing medical condition of a non-travelling close relative, the person you are staying with, a business associate or travelling companion. 	£100

Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
B4	If your possessions are lost, stolen or damaged Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific item categories are listed. Any items which do not fall within these categories are not covered: <div> <div>Clothes</div> <div>Luggage</div> <div>Shoes</div> <div>Cosmetics</div> <div>Fine jewellery and watches</div> <div>Electrical items and photographic equipment</div> <div>Buggies, Strollers & Car seats</div> <div>Laptops</div> <div>Eyewear</div> <div>Unreceipted items</div> </div>	£1,000	<ul style="list-style-type: none"> you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ you have a Police report confirming the loss. you have proof of purchase for items over the value of £50. you are not claiming for duty free items. your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £50). your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe. you are not claiming for more than £100 for a mobile/smart phone, accessories or calls. you are not claiming for contact/corneal lenses. you have kept all of your receipts. you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions. you have obtained written confirmation of the delay from your operator. 	£100
	If your possessions are delayed by 24 hours Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc. if your possessions are delayed <u>by more than 24 hours</u> on your outward journey.	£75 per 24hrs up to a maximum of £150		Nil
B5	If your cash is lost or stolen Cover for your cash if it is lost or stolen.	£150	<ul style="list-style-type: none"> your cash/passport was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange. you have a Police report confirming the loss and kept all receipts for any incurred costs. 	£100
	If your passport is lost or stolen Cover to contribute towards the cost of an emergency travel document Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos).	£50 £100	<ul style="list-style-type: none"> you are not claiming for the cost of missing your return flight/transport to the United Kingdom, Channel Islands or BFPO, or additional transport costs to return home.. 	£100
B6	If you are hijacked Cover for each full 24 hour period you are confined due to hijack.	£100 per 24hrs up to a maximum of £1,000	<ul style="list-style-type: none"> you have obtained written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement. you have obtained a written Police report confirming the incident. 	Nil
	If you are mugged Cover for each full 24 hour period you are hospitalised following a mugging	£30 per 24hrs up to a maximum of £300		Nil
B7	Personal Liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£2,000,000	<ul style="list-style-type: none"> you have not admitted responsibility, or agreed to pay any monies. you have kept paperwork/notes and informed us immediately. your claim is not due to any form of motorised transport or sailing vessel. you are not claiming for an incident suffered by, or any property owned by, you, a member of your family, business associate, close relative, person you are intending to stay with, or a travelling companion. 	£100
B8	Accidental death and disability benefit A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip..		<ul style="list-style-type: none"> you are between 18 and 75 years old. you qualify for the full benefit, no partial settlements are payable. you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. you are not under 18 and claiming permanent disablement.. 	
	Accidental death benefit	£10,000		Nil
	Permanent loss of sight or limb	£25,000		Nil
	Permanent total disablement	£25,000		Nil
B9	If you need legal advice Cover for 30mins free legal advice relating to your trip as well as legal expenses we have agreed in writing in pursuing compensation in the event of your death or personal injury whilst on your trip..	30 mins free advice. £25,000 in pursuing compensation	<ul style="list-style-type: none"> you are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office. you are using our appointed legal advisors. you understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted.. 	£100

Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
B10	If a natural disaster occurs Cover for alternative accommodation in the event your pre-booked accommodation is damaged by a natural disaster..	NO COVER	<ul style="list-style-type: none"> the disaster occurs during your trip. you have not been offered alternative accommodation by your tour operator/ booking agent. you have written confirmation of the disaster and confirmation that your accommodation is unavailable from a resort representative. 	Nil
B11	Pet care Benefit for each complete 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 / cattery fees.	£25 per 24hrs up to a maximum of £150	<ul style="list-style-type: none"> your pet was pre-booked into a kennel or cattery and the stay exceeds the pre- booked period of accommodation. you reached your international departure point on your return journey in time to board the pre-booked transport. you are able to provide written confirmation from the transport provider showing the original booked time, the actual arrival time and the reason for the delay. 	Nil
B12	Withdrawal of services If your pre-booked hotel completely withdraws due to strike or industrial action, after your arrival: <ol style="list-style-type: none"> water or electrical facilities swimming pool facilities kitchen services to the extent no food is available chambermaid services 	£20 per 24hrs up to a maximum of £200	<ul style="list-style-type: none"> you have a written report from hotel management confirming the cause of the disruption including the time it started and the time it finished. services are not restored after 24 hours. 	Nil

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.

Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
B13	Golf extension			
	If your golf equipment is lost, stolen or damaged	£1,500	<ul style="list-style-type: none"> you have proof of purchase for items over the value of £50. your items were not unattended and you have proof of ownership/purchase. you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ 	£100
	Cover if your, or your hired, golf equipment is lost, stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear.	Single article limit → £250 Unreceipted items → £150		
	If your golf equipment is delayed by 24 hours	£20 per 24hrs up to a maximum of £200	<ul style="list-style-type: none"> you have a Police report confirming the loss and kept all receipts for any incurred costs. you have obtained written confirmation of the delay from the appropriate authorities. 	Nil
	If you are unable to play golf due to adverse weather conditions	£75 per 24hrs up to a maximum of £300	<ul style="list-style-type: none"> you have kept all your receipts for the hire of alternative equipment. the course is closed by a club official and you have confirmation in writing. you have pre-booked green fees. 	Nil
	Cover for the loss of green fees per 24hrs you are unable to play golf due to adverse weather conditions.			
B14	Business extension			
	If your business equipment is lost, stolen or damaged	£1,000	<ul style="list-style-type: none"> you have proof of purchase for items over the value of £50. you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ 	£100
	Cover if your business equipment is lost, stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear.	Single article limit → £500 Unreceipted items → £150		
	If your business money is lost or stolen	£1,000	<ul style="list-style-type: none"> you have a Police report confirming the loss. your bag/contents were not stolen from a beach or lido (if so we will only pay a maximum of £50). 	£100
	If your business samples and/or equipment are delayed by 24 hours	£50 per 24hrs up to a maximum of £500	<ul style="list-style-type: none"> your items were not unattended and you have proof of ownership/purchase. you are not claiming for a mobile phone, accessories or calls. 	Nil
	Cover per 24 hours your business equipment is delayed on your outbound journey.	£500	<ul style="list-style-type: none"> your cash is on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange and Police report confirming the loss. 	£100
	If you are unable to commence or continue your business trip	£200	<ul style="list-style-type: none"> the circumstances regarding your cancellation or early return fall with the cover available under section A1, B2 or B3 of your policies. accommodation and travel costs are of the same standard/cost of that originally booked. 	£100
	Cover for travel and accommodation costs for you to return within one month to fulfil your duties, or for a replacement employee to take over due to your injury, illness or death prior to, or during your business trip.			

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.

Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
B15	Winter Sports extension			
	Ski equipment cover for your, or your hired, ski equipment if it is lost, stolen or damaged.	£500	<ul style="list-style-type: none"> • you are able to provide proof of the loss/damage and provide receipts. • you have obtained independent written confirmation. • you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. • you have a Police report confirming the loss and kept all receipts for any incurred costs. • your equipment is delayed on your outbound journey from the United Kingdom, Channel Islands or BFPO. • 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. • you have supporting medical evidence confirming your inability to ski. • you are skiing North of the earths equator between 1st Jan-30th April, or South of the earths equator between 1st June-31st Oct and at a destination of higher than 1600 metres above sea level. • you have obtained written confirmation detailing dates and times the resort/ piste was closed. • the avalanche has occurred after your departure from the United Kingdom, Channel Islands or BFPO. 	£100
	Single article limit owned by you	→ £250		
	Single article limit hired by you	→ £250		
	Unreceipted items	→ £150		
	Delayed ski equipment cover for hiring ski equipment if yours is delayed over 12 hours.	£20 per 12hrs up to a maximum of £200		Nil
	Loss of ski pack cover for loss of use due to your injury or illness.	£75 per 24hrs up to a maximum of £300		Nil
B16	Piste closure cover for each full 24 hours the piste is closed due to lack of snow.	£20 per 24hrs up to a maximum of £200		Nil
	Avalanche closure cover for each full 24 hours the piste/resort is closed due to an avalanche.	£25 per 24hrs up to a maximum of £250		Nil
	Wedding extension			
	Additional cancellation cover Cover for the loss of deposit if you are forced to cancel or curtail your trip.	£1,000	<ul style="list-style-type: none"> • you have a valid claim under either section A1 or B3. • you have obtained a written report from the appropriate authorities confirming the loss or damage. • you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. • damage was not during transit and not shipped as freight/under a bill of lading. • you have a police report confirming the loss and kept all receipts for any incurred costs. • you are able to provide proof of ownership/purchase for items over £50. • the wedding rings, attire, gifts, photographs or recordings were not left unattended other than in a safe, in your locked trip accommodation. • your wedding rings were not lost/stolen from suitcases, trunks, bags (including checked in luggage/bags stored in overhead compartment). 	£100
	If your wedding rings are lost, stolen or damaged Cover for the loss, theft or damage of your wedding rings whilst on your trip.	£1,000 Single article limit → £500 Unreceipted items → £150		£100
	If your wedding gifts are lost or stolen Cover for the loss/theft of your wedding gifts received in resort during your trip.	£1,000 Unreceipted items → £150		£100
	If your photographs are lost, stolen or damaged Cover for the cost of reprinting lost or damaged photographs/video recordings of your wedding.	£1,000		£100
	If your wedding attire is lost or damaged The cost of repair or replacement to a similar cost of your wedding attire, i.e. wedding dress, suit, shoes if they are lost or damaged prior to your wedding whilst on your trip.	£1,000 Unreceipted items → £150	<ul style="list-style-type: none"> • you are not claiming for damage caused by: <ul style="list-style-type: none"> - scratching, wear, tear, depreciation or deterioration; - any process of cleaning, repairing or restoring; - atmospheric or climatic conditions; - moth or vermin; or - electrical or mechanical breakdown or derangement. 	£100
	If your cosmetics and flowers are lost or damaged The cost of replacing cosmetic products and/or flowers..	£1,000		Nil
	Weddings cars and transport If your wedding car / transport company fail to meet their contractual obligations..	£500		£100

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.

Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
B17	Cruise extension			
	Missed port departure Reasonable additional travel expenses incurred by you to reach the next overseas port destination due to the vehicle in which you are travelling to your overseas cruise 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.	£2,000	<ul style="list-style-type: none"> you 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. you have independent written confirmation of the circumstances. you have not been offered alternative transport or compensation from your tour operator or cruise provider. 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. 	£100
	Skipped port benefit Per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions..	£100 per port up to a maximum of £300	<ul style="list-style-type: none"> the rerouting of the ship is not due to: <ul style="list-style-type: none"> civil unrest in the country where you were due to visit; inability to berth due to previous tsunami, hurricane or tornado, volcanic ash over the country you were due to visit or an earthquake in the country you were due to visit; or strike or industrial action. 	Nil
	Cabin confinement Benefit per 24 hours if you are confined to your cabin due to injury or illness.	£25 per 24hrs up to a maximum of £500	<ul style="list-style-type: none"> you have a valid claim under section B2 and have independent written confirmation of your confinement. 	£100
B18	Unused excursions Cover for 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.	£500		
	Travel disruption extension			Nil
	Extended departure delay cover Cover for the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point or your return journey to the UK, Channel Islands or BFPO;	£20 for the first 12hrs then £10 per 12hrs thereafter up to a maximum of £100	<ul style="list-style-type: none"> you are at the airport/port/station. you have obtained written confirmation of the delay from your booking agents, airline or transport provider. you are unable to recoup costs from any other provider or agency. your trip is more than 2 days in duration. you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions. 	
	or Cover for any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation.	£1,000		£100
	Extended missed departure cover Reasonable additional accommodation and travel expenses necessarily incurred in reaching your overseas destination or returning to the United Kingdom, Channel Islands or BFPO if you fail to arrive at the departure point in time to board any onward connecting public transport on which you are booked to travel, following completion of the initial international journey.	£500	<ul style="list-style-type: none"> you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions. you have independent written confirmation of the circumstances. 	£100
	Extended catastrophe cover Any reasonable additional accommodation and transport costs if you need to move to another accommodation or to repatriate you home;	£1,000		£100
	or Any irrecoverable unused accommodation costs which you have paid or are contracted to pay because you were not able to travel due to a natural disaster (section B10).		<ul style="list-style-type: none"> you are able to provide written confirmation from the accommodation provider confirming the number of hours it was not available. 	

Premier Plus summary of cover

Pages 13-17

(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	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen start date)				
A1	Cancellation - If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces.	£5,000	<ul style="list-style-type: none"> cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements. the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing. the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£75
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	If your travel plans are disrupted If your departure is delayed by 12 hours or more Benefit for delays over 12 hours at your international departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.	£20 per 12hrs up to a maximum of £200	<ul style="list-style-type: none"> you are at the airport/port/station. you have obtained written confirmation of the delay from your booking agents, airline or transport provider. you are unable to recoup costs from any other provider or agency. your trip is more than 2 days in duration. you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions. 	Nil
	If you choose to cancel after a 24 hour delay If your outbound journey from the UK, Channel Islands or BFPO is delayed by more than 24 hours and you decide to abandon your trip.	£5,000	<ul style="list-style-type: none"> you have independent written confirmation of the circumstances. 	£75
	Missed departure Cover for alternative transport costs if you miss your outbound departure from your international departure point if, after leaving home, your car becomes un-driveable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.	£1,000	<ul style="list-style-type: none"> you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO. 	£75
B2	If you need emergency medical attention To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.	£10,000,000	<ul style="list-style-type: none"> you are not claiming for any private medical treatment. you have called the tifgroup-assistance team to authorise bills over £500. you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium). 	£75
	Emergency dental treatment Cover for emergency dental treatment only to treat sudden pain.	£500	<ul style="list-style-type: none"> you are not claiming for work involving the use of precious metals in any dental treatment. 	£75
	Public hospital inconvenience benefit per 24 hours For each 24 hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.	£25 per 24hrs up to a maximum of £500	<ul style="list-style-type: none"> you are not claiming for the provision of dentures, crowns or veneers. you are in a public/state hospital. 	Nil
B3	Curtailment - If you need to come home early Pro-rata refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.	£5,000	<ul style="list-style-type: none"> you have actually returned home earlier than originally booked. you need to come home early due to your illness and you have contacted and had approval from the tifgroup-assistance team. you are not claiming due to your existing medical condition, unless declared and accepted by us in writing. you are not claiming due to an existing medical condition of a non-travelling close relative, the person you are staying with, a business associate or travelling companion. 	£75

Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
B4	If your possessions are lost, stolen or damaged Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific item categories are listed. Any items which do not fall within these categories are not covered: <div> <div>Clothes</div> <div>Luggage</div> <div>Shoes</div> <div>Cosmetics</div> <div>Fine jewellery and watches</div> <div>Electrical items and photographic equipment</div> <div>Buggies, Strollers & Car seats</div> <div>Laptops</div> <div>Eyewear</div> <div>Unreceipted items</div> </div>	£2,000	<ul style="list-style-type: none"> you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ you have a Police report confirming the loss. you have proof of purchase for items over the value of £50. you are not claiming for duty free items. your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £50). your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe. you are not claiming for more than £100 for a mobile/smart phone, accessories or calls. you are not claiming for contact/corneal lenses. you have kept all of your receipts. you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions. you have obtained written confirmation of the delay from your operator. 	£75
	If your possessions are delayed by 24 hours Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc. if your possessions are delayed <u>by more than 24 hours</u> on your outward journey.	£75 per 24hrs up to a maximum of £150		Nil
B5	If your cash is lost or stolen Cover for your cash if it is lost or stolen.	£200	<ul style="list-style-type: none"> your cash/passport was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange. you have a Police report confirming the loss and kept all receipts for any incurred costs. 	£75
	If your passport is lost or stolen Cover to contribute towards the cost of an emergency travel document Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos).	£100 £150	<ul style="list-style-type: none"> you are not claiming for the cost of missing your return flight/transport to the United Kingdom, Channel Islands or BFPO, or additional transport costs to return home.. 	£75
B6	If you are hijacked Cover for each full 24 hour period you are confined due to hijack.	£100 per 24hrs up to a maximum of £1,000	<ul style="list-style-type: none"> you have obtained written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement. you have obtained a written Police report confirming the incident. 	Nil
	If you are mugged Cover for each full 24 hour period you are hospitalised following a mugging	£50 per 24hrs up to a maximum of £500		Nil
B7	Personal Liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£2,000,000	<ul style="list-style-type: none"> you have not admitted responsibility, or agreed to pay any monies. you have kept paperwork/notes and informed us immediately. your claim is not due to any form of motorised transport or sailing vessel. you are not claiming for an incident suffered by, or any property owned by, you, a member of your family, business associate, close relative, person you are intending to stay with, or a travelling companion. 	£75
B8	Accidental death and disability benefit A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip..		<ul style="list-style-type: none"> you are between 18 and 75 years old. you qualify for the full benefit, no partial settlements are payable. you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. you are not under 18 and claiming permanent disablement.. 	
	Accidental death benefit	£25,000		Nil
	Permanent loss of sight or limb	£25,000		Nil
	Permanent total disablement	£25,000		Nil
B9	If you need legal advice Cover for 30mins free legal advice relating to your trip as well as legal expenses we have agreed in writing in pursuing compensation in the event of your death or personal injury whilst on your trip..	30 mins free advice. £25,000 in pursuing compensation	<ul style="list-style-type: none"> you are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office. you are using our appointed legal advisors. you understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted.. 	£75

Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
B10	If a natural disaster occurs Cover for alternative accommodation in the event your pre-booked accommodation is damaged by a natural disaster..	£500	<ul style="list-style-type: none"> the disaster occurs during your trip. you have not been offered alternative accommodation by your tour operator/ booking agent. you have written confirmation of the disaster and confirmation that your accommodation is unavailable from a resort representative. 	Nil
B11	Pet care Benefit for each complete 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 / cattery fees.	£25 per 24hrs up to a maximum of £300	<ul style="list-style-type: none"> your pet was pre-booked into a kennel or cattery and the stay exceeds the pre- booked period of accommodation. you reached your international departure point on your return journey in time to board the pre-booked transport. you are able to provide written confirmation from the transport provider showing the original booked time, the actual arrival time and the reason for the delay. 	Nil
B12	Withdrawal of services If your pre-booked hotel completely withdraws due to strike or industrial action, after your arrival: <ol style="list-style-type: none"> water or electrical facilities swimming pool facilities kitchen services to the extent no food is available chambermaid services 	£25 per 24hrs up to a maximum of £300	<ul style="list-style-type: none"> you have a written report from hotel management confirming the cause of the disruption including the time it started and the time it finished. services are not restored after 24 hours. 	Nil

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.

Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
B13	Golf extension If your golf equipment is lost, stolen or damaged Cover if your, or your hired, golf equipment is lost, stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear. <div> Single article limit —————> £1,500 Unreceipted items —————> £250 —————> £150 </div>		<ul style="list-style-type: none"> you have proof of purchase for items over the value of £50. your items were not unattended and you have proof of ownership/purchase. you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ 	£75
	If your golf equipment is delayed by 24 hours Cover for each 24 hour period you have to hire golf equipment because your golf equipment is lost or stolen by more than 24 hours on your outward journey.	£20 per 24hrs up to a maximum of £200	<ul style="list-style-type: none"> you have a Police report confirming the loss and kept all receipts for any incurred costs. you have obtained written confirmation of the delay from the appropriate authorities. 	Nil
	If you are unable to play golf due to adverse weather conditions Cover for the loss of green fees per 24hrs you are unable to play golf due to adverse weather conditions.	£75 per 24hrs up to a maximum of £300	<ul style="list-style-type: none"> you have kept all your receipts for the hire of alternative equipment. the course is closed by a club official and you have confirmation in writing. you have pre-booked green fees. 	Nil
B14	Business extension If your business equipment is lost, stolen or damaged Cover if your business equipment is lost, stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear. <div> Single article limit —————> £1,000 Unreceipted items —————> £500 —————> £150 </div>		<ul style="list-style-type: none"> you have proof of purchase for items over the value of £50. you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ 	£75
	If your business money is lost or stolen Cover for the cost of transportation costs to replace business samples if your original samples are delayed by more than 24 hours on your outward journey.	£1,000	<ul style="list-style-type: none"> you have a Police report confirming the loss. your bag/contents were not stolen from a beach or lido (if so we will only pay a maximum of £50). 	£75
	If your business samples and/or equipment are delayed by 24 hours Cover per 24 hours your business equipment is delayed on your outbound journey.	£50 per 24hrs up to a maximum of £500	<ul style="list-style-type: none"> your items were not unattended and you have proof of ownership/purchase. you are not claiming for a mobile phone, accessories or calls. 	Nil
	If you are unable to commence or continue your business trip Cover for the cost of transportation costs to replace business samples if your original samples are delayed by more than 24 hours on your outward journey.	£500	<ul style="list-style-type: none"> your cash is on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange and Police report confirming the loss. 	£75
	Cover for travel and accommodation costs for you to return within one month to fulfil your duties, or for a replacement employee to take over due to your injury, illness or death prior to, or during your business trip.	£200	<ul style="list-style-type: none"> the circumstances regarding your cancellation or early return fall with the cover available under section A1, B2 or B3 of your policies. accommodation and travel costs are of the same standard/cost of that originally booked. 	£75

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.

Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
B15	Winter Sports extension			
	Ski equipment cover for your, or your hired, ski equipment if it is lost, stolen or damaged.	£500	<ul style="list-style-type: none"> • you are able to provide proof of the loss/damage and provide receipts. • you have obtained independent written confirmation. • you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. • you have a Police report confirming the loss and kept all receipts for any incurred costs. • your equipment is delayed on your outbound journey from the United Kingdom, Channel Islands or BFPO. • 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. • you have supporting medical evidence confirming your inability to ski. • you are skiing North of the earths equator between 1st Jan-30th April, or South of the earths equator between 1st June-31st Oct and at a destination of higher than 1600 metres above sea level. • you have obtained written confirmation detailing dates and times the resort/ piste was closed. • the avalanche has occurred after your departure from the United Kingdom, Channel Islands or BFPO. 	£75
	Single article limit owned by you	→ £250		
	Single article limit hired by you	→ £250		
	Unreceipted items	→ £150		
	Delayed ski equipment cover for hiring ski equipment if yours is delayed over 12 hours.	£20 per 12hrs up to a maximum of £200		Nil
	Loss of ski pack cover for loss of use due to your injury or illness.	£75 per 24hrs up to a maximum of £300		Nil
B16	Piste closure cover for each full 24 hours the piste is closed due to lack of snow.	£20 per 24hrs up to a maximum of £200		Nil
	Avalanche closure cover for each full 24 hours the piste/resort is closed due to an avalanche.	£25 per 24hrs up to a maximum of £250		Nil
	Wedding extension			
	Additional cancellation cover Cover for the loss of deposit if you are forced to cancel or curtail your trip.	£1,000	<ul style="list-style-type: none"> • you have a valid claim under either section A1 or B3. • you have obtained a written report from the appropriate authorities confirming the loss or damage. • you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. • damage was not during transit and not shipped as freight/under a bill of lading. • you have a police report confirming the loss and kept all receipts for any incurred costs. • you are able to provide proof of ownership/purchase for items over £50. • the wedding rings, attire, gifts, photographs or recordings were not left unattended other than in a safe, in your locked trip accommodation. • your wedding rings were not lost/stolen from suitcases, trunks, bags (including checked in luggage/bags stored in overhead compartment). 	£75
	If your wedding rings are lost, stolen or damaged Cover for the loss, theft or damage of your wedding rings whilst on your trip.	£1,000 Single article limit → £500 Unreceipted items → £150		£75
	If your wedding gifts are lost or stolen Cover for the loss/theft of your wedding gifts received in resort during your trip.	£1,000 Unreceipted items → £150		£75
	If your photographs are lost, stolen or damaged Cover for the cost of reprinting lost or damaged photographs/video recordings of your wedding.	£1,000		£75
	If your wedding attire is lost or damaged The cost of repair or replacement to a similar cost of your wedding attire, i.e. wedding dress, suit, shoes if they are lost or damaged prior to your wedding whilst on your trip.	£1,000 Unreceipted items → £150	<ul style="list-style-type: none"> • you are not claiming for damage caused by: <ul style="list-style-type: none"> - scratching, wear, tear, depreciation or deterioration; - any process of cleaning, repairing or restoring; - atmospheric or climatic conditions; - moth or vermin; or - electrical or mechanical breakdown or derangement. 	£75
	If your cosmetics and flowers are lost or damaged The cost of replacing cosmetic products and/or flowers..	£1,000		Nil
	Weddings cars and transport If your wedding car / transport company fail to meet their contractual obligations..	£500		£75

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.

Section	Benefit	Cover available up to:	Cover is only provided if:	Your Excess
B17	Cruise extension			
	Missed port departure Reasonable additional travel expenses incurred by you to reach the next overseas port destination due to the vehicle in which you are travelling to your overseas cruise 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.	£2,000	<ul style="list-style-type: none"> you 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. you have independent written confirmation of the circumstances. you have not been offered alternative transport or compensation from your tour operator or cruise provider. 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. 	£75
	Skipped port benefit Per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions..	£100 per port up to a maximum of £300	<ul style="list-style-type: none"> the rerouting of the ship is not due to: <ul style="list-style-type: none"> civil unrest in the country where you were due to visit; inability to berth due to previous tsunami, hurricane or tornado, volcanic ash over the country you were due to visit or an earthquake in the country you were due to visit; or strike or industrial action. 	Nil
	Cabin confinement Benefit per 24 hours if you are confined to your cabin due to injury or illness.	£25 per 24hrs up to a maximum of £500	<ul style="list-style-type: none"> you have a valid claim under section B2 and have independent written confirmation of your confinement. 	£75
	Unused excursions Cover for 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.	£500		
B18	Travel disruption extension			Nil
	Extended departure delay cover Cover for the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point or your return journey to the UK, Channel Islands or BFPO;	£20 for the first 12hrs then £10 per 12hrs thereafter up to a maximum of £100	<ul style="list-style-type: none"> you are at the airport/port/station. you have obtained written confirmation of the delay from your booking agents, airline or transport provider. you are unable to recoup costs from any other provider or agency. your trip is more than 2 days in duration. you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions. 	
	or Cover for any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation.	£1,000		£75
	Extended missed departure cover Reasonable additional accommodation and travel expenses necessarily incurred in reaching your overseas destination or returning to the United Kingdom, Channel Islands or BFPO if you fail to arrive at the departure point in time to board any onward connecting public transport on which you are booked to travel, following completion of the initial international journey.	£500	<ul style="list-style-type: none"> you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions. you have independent written confirmation of the circumstances. 	£75
	Extended catastrophe cover Any reasonable additional accommodation and transport costs if you need to move to another accommodation or to repatriate you home;	£1,000		£75
	or Any irrecoverable unused accommodation costs which you have paid or are contracted to pay because you were not able to travel due to a natural disaster (section B10).		<ul style="list-style-type: none"> you are able to provide written confirmation from the accommodation provider confirming the number of hours it was not available. 	

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 Travel Administration Facilities on:</p> <p>0203 824 0702</p> <p>8am-8pm Monday- Friday</p> <p>9am-5pm Saturday or visit</p> <p>www.barrheadtravel.medonline.co.uk</p> <p>to complete an online screening</p> <p>Should we require any additional premium, and you accept our offer, this should be paid to Travel Administration Facilities, 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. 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> <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>
	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	
<p>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?</p> <p>No</p>			
<p>Are you or anyone who is insured under this policy waiting for any tests, treatment or a non-routine hospital appointment?</p> <p>No</p>			
<p>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.</p> <p>Yes</p>		<p>BE AWARE!</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>	
<p>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)?</p> <p>Yes</p>			

CHANGE IN HEALTH

Page 18

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 20, 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 20.
- 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.

YOUR POLICY WORDINGS	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. Please take the time to read and understand it 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.
CANCELLING YOUR POLICIES	<p>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, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>Single Trip policies - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions 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>Annual Multi Trip policies - 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 5% 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>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.</p>
BE CAUTIOUS	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>
PREGNANCY	<p>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.</p> <p>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.</p>
MEDICAL COVER	<p>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 Travel Administration Facilities for it to be eligible for cover under your policy.</p> <p>You may be required to obtain your medical records in the event of a claim. 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.</p>
EHIC	<p>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. We strongly recommend that you carry it with you when travelling abroad.</p> <p>Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk 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).</p> <p>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 http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx. Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.</p>
MEDICARE	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.
YOUR EXCESS	<p>Your policy carries an excess and this is the amount you have to contribute towards each claim. 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 unless you have paid the additional premium for the excess waiver.</p> <p>Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us.</p> <p>The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.</p>

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

Page 20

AUSTRALIA AND NEW ZEALAND	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.	CRUISE	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.	FAMILY	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.
BACK COUNTRY	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.	CURTAILMENT	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.	FLIGHT	A service using the same airline or airline flight number.
BEACH SWIMMING	Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.	DOMESTIC FLIGHT	A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.	GADGET	Mobile phones; iPhones, iPads, Tablets, Smartwatches and Go Pro's
BFPO	British Forces Posted Overseas.	EMERGENCY TREATMENT	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home.	GEOGRAPHICAL LIMITS	Area 1 - UK and the Channel Islands Area 2 - Europe Area 3 - Worldwide excluding USA, Canada, Mexico and the Caribbean Area 4 - Australia and New Zealand Area 5 - Worldwide
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you.	ESSENTIAL ITEMS	Underwear, socks, toiletries and a change of clothing.	HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.
BUSINESS EQUIPMENT	Any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.	EUROPE	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).	HOME COUNTRY	Either the United Kingdom or the Channel Islands.
BUSINESS SAMPLES	Business goods and samples taken on an insured journey by an insured person and that are owned by you or your employer.	EXCURSION	A short journey or activity undertaken for leisure purposes	INSURED PERSON/YOU/YOUR	Any person named on the insurance validation documentation.
CASH	Sterling or foreign currency in note or coin form.	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.	INSHORE	Within 12 Nautical miles off the shore.
CHANGE IN HEALTH	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.			INTERNATIONAL DEPARTURE POINT	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.
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.			MANUAL LABOUR	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.
CLOSE RELATIVE	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).			MEDICAL CONDITIONS	Any disease, illness or injury, including any psychological conditions
				NATURAL DISASTER	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:

Page 21

OFF PISTE	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.	Buggies, Strollers & Car Seats	Buggies, Strollers & Car seats	SPORTS AND HAZARDOUS ACTIVITIES	Any recreational activity that requires skill and involves increased risk of injury. <i>If you are taking part in <u>any sport/activity</u> please refer to page 37 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>
ON PISTE	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.	Laptops	Portable computer suitable for use whilst travelling.	TIMETABLE RESTRICTIONS	Published scheduled itinerary restrictions
OFFSHORE	Over 12 Nautical miles off the shore.	Eyewear	Spectacles, sunglasses, prescription spectacles or binoculars.	TRAVEL DOCUMENTS	Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.
PAIR OR SET	Two or more items of possessions that are complementary or purchased as one item or used or worn together.	Duty free	Any items purchased at duty free	TRAVELLING COMPANION	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.
POSSESSIONS	Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:	Shoes	Boots, shoes, trainers and sandals	TRIP	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.
Clothes	Underwear, outerwear, hats, socks, stockings, belts and braces.	PUBLIC TRANSPORT	Buses, coaches, domestic flights or trains that run to a published scheduled timetable.	UNATTENDED	Left away from your person where you are unable to clearly see and are unable to get hold of your possessions
Cosmetics* <small>*excluding items considered as 'Duty Free'</small>	Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.	REDUNDANCY	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.	UNITED KINGDOM	United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.
Luggage	Handbags, suitcases, holdalls, rucksacks and briefcases.	RELEVANT INFORMATION	A piece of important information that would increase the likelihood of a claim under your policy.	WE/OUR/US	Union Reiseversicherung AG UK
Electrical items & photographic equipment	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.	REPATRIATION	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 tfgroup-assistance team, unless otherwise agreed by us.	WINTER SPORTS	Skiing, snowboarding and ice skating.
Drones	Un-manned aerial vehicles.	RESIDENT	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.	WORLDWIDE	Anywhere in the world.
Fine jewellery & watches	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	SCHEDULED AIRLINE	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.	WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN	Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.
		SKI EQUIPMENT	Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.		
		SKI PACK	Ski pass, ski lift pass and ski school fees.		

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:

<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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.
<ul style="list-style-type: none"> 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 <u>writing</u> and any additional premium has been paid. 	<ul style="list-style-type: none"> You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in <u>the UK or the Channel Islands</u> (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
<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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.
<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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.
<ul style="list-style-type: none"> The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. 	<ul style="list-style-type: none"> You piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.
<ul style="list-style-type: none"> 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 <u>writing any terms applicable</u>. 	<ul style="list-style-type: none"> 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).
<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> In respect of all sections other than <i>emergency medical expenses</i> - 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.
<ul style="list-style-type: none"> 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 38). 	<ul style="list-style-type: none"> Any costs incurred before departure (except cancellation) or after you return home.
<ul style="list-style-type: none"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. 	<ul style="list-style-type: none"> Your failure to obtain the required passport, visa or ESTA.
<ul style="list-style-type: none"> 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 20). The usage of Drones (see policy definition on page 21). 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 and Commonwealth Office at the time of your departure. 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. 	<ul style="list-style-type: none"> You, your travelling companion, close relative or business associate being under the influence of: <ul style="list-style-type: none"> 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, <u>unless specified</u>. No cover will be in force for Policy B if you claim under Policy A.
<ul style="list-style-type: none"> There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2. 	<ul style="list-style-type: none"> There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section B2 If you need emergency medical attention. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>up to:</p> <p>Standard - £1,000</p> <p>Premier - £2,000</p> <p>Premier Plus - £5,000</p> <p>for your proportion of prepaid:</p> <ul style="list-style-type: none"> transport charges; loss of accommodation; foreign car hire; and excursions booked before you go on your trip <p>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.</p>	<ul style="list-style-type: none"> you or a travelling companion is ill, injured or dies before the trip starts. a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. the person you are going to stay with is ill, injured or dies before the trip starts. 	<ul style="list-style-type: none"> have paid or accept that your excess will be deducted from any settlement. have complied with the health declaration on page 18 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid. accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing medical condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed. are not cancelling due to the death, injury or illness of any pets or animals. • accept that we can only offer to review and extend cover for declared existing medical conditions to our own policyholders so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to travel, you will not be covered; <ul style="list-style-type: none"> a travel companion not insured by us; a close relative of you or your travel companion; a business associate of you or your travel companion; or the person you are intending to stay with. are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/ Avios vouchers or other vouchers that have no financial face value. 	<p>Download or request a cancellation 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 cancellation</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>
	<ul style="list-style-type: none"> you are required for jury service or as a witness in a court of law. 	<ul style="list-style-type: none"> are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. 	Provide us with your original summons notice.
	<ul style="list-style-type: none"> you or a travel companion have been made redundant. 	<ul style="list-style-type: none"> are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and have been in continuous employment for two years (see definition – redundancy on page 21). 	Obtain written confirmation to validate your circumstances.
	<ul style="list-style-type: none"> of the requirements of HM forces. 	<ul style="list-style-type: none"> have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	Obtain written confirmation to validate your circumstances.

BE AWARE! No cover is provided under this section due to;

- anything mentioned in the conditions and exclusions (page 22).
- the fear of an epidemic, pandemic, infection or allergic reaction.
- your disinclination to travel or any circumstance not listed above.
- your carrier's refusal to allow you to travel for whatever reason.
- the cancellation of your trip by the tour operator
- a previously diagnosed condition of any close relatives, your travelling companion, the person you are intending to stay with, or a business associate.
- your failure to obtain the required Passport, ESTA, Visa, vaccinations or inoculations in time.
- the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

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

Page 24

We will pay:	If:	Provided:	If you need to claim:
<p>Standard - £10 per 12 hours up to a maximum of £100</p> <p>Premier & Premier Plus - £20 per 12 hours up to a maximum of £200</p> <p>for trip disruption allowance.</p> <p>up to:</p> <p>Standard - £750</p> <p>Premier - £1,000</p> <p>Premier Plus - £5,000</p> <p>for the cancellation of your trip.</p> <p>up to:</p> <p>Standard - £500</p> <p>Premier - £750</p> <p>Premier Plus - £1,000</p> <p>for alternative transport to get you to your trip destination.</p>	<ul style="list-style-type: none"> 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. 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. 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. 	<ul style="list-style-type: none"> you are at the airport/port/station and the delay is over 12 hours. delay is not due to the diversion of aircraft after it has departed.. your trip is not less than 2 days duration or is a one-way trip. your excess has been paid or deducted from any settlement. you have allowed sufficient time to check-in as shown on your itinerary. 	<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 22).**
- 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.
- there is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

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

Page 25

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>for trips outside your home country: up to:</p> <p>Standard - £3,000,000</p> <p>Premier - £5,000,000</p> <p>Premier Plus - £10,000,000</p> <p>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:</p>	<ul style="list-style-type: none"> 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. 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> the cost of returning your ashes home or the return of your body to your home. 	<ul style="list-style-type: none"> any costs where you have not paid your excess. 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. 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. costs of private treatment unless our <u>24-hour tifgroup-assistance team</u> has agreed and <u>adequate public facilities are not available.</u> the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. 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. the cost of diagnostic tests or treatment for any existing medical condition other than that which has caused the immediate emergency. any extra costs for single/private accommodation in a hospital or nursing home.. 	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0) 203 829 6724</p> <p>Call our <i>tifgroup-assistance team</i> 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</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 tifgroup-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 EHIC card.</p>
<p>up to £1,500</p> <p>public hospital benefit of £25 per 24 hours, up to a maximum of £500</p>	<ul style="list-style-type: none"> your death outside your home country for your burial or cremation. 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. 		
<p>up to a maximum cost of:</p> <p>Standard & Premier - £250</p> <p>Premier Plus - £500</p>	<ul style="list-style-type: none"> emergency dental treatment only to treat sudden pain. 	<ul style="list-style-type: none"> work involving the use of precious metals in any dental treatment. the provision of dentures, crowns or veneers. any treatment or work which could wait until your return home. 	

BE AWARE! Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact the tifgroup-assistance team prior to being admitted anywhere. In this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 22) (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 service, tifgroup-assistance, 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 tifgroup-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 tifgroup-assistance team.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to:</p> <p>Standard - £1,000</p> <p>Premier - £2,000</p> <p>Premier Plus - £5,000</p> <p>in total for your unused proportion of:</p> <ul style="list-style-type: none"> pre-paid excursions booked before you go on your trip; loss of accommodation; foreign car hire; and either your pre-booked return travel costs, or the cost of your curtailment travel costs, whichever is the greater <p>that you have paid or agreed to pay and that you cannot recover from any other source following your necessary cutting short of your trip.</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>	<ul style="list-style-type: none"> your early return home because of the death, injury or illness of: <ul style="list-style-type: none"> - you or a friend with whom you are travelling; - a close relative who lives in your home country; - a close business associate who lives in your home country; or - a friend who lives abroad and with whom you are staying. or you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law or you, a friend, business associate or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend, business associate or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. 	<ul style="list-style-type: none"> any payment where you have not suffered any financial loss. coming home due to your existing medical condition, unless declared and accepted by us in writing. coming home due to an existing medical condition of a non-travelling close relative, the person you are staying with, a business associate, or a travelling companion. any costs where you have not paid your excess. the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value. any claim due to the death, injury or illness of any pets or animals. the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. any unused portion of your original ticket where you have been repatriated. coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. curtailment cover where the trip is of 2 days duration or less or is a one-way trip. the operation of law or as a result of an unlawful action by you or criminal proceedings against you or anyone included in your booking. the curtailment of your trip by the tour operator. curtailment due to financial circumstances. 	<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><u>If you need to cut short your trip:</u></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <u>24-hour tfgroup-assistance team</u> on:</p> <p>+44 (0) 203 829 6724</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! If you need to come home early due to your illness you **MUST** contact the tfgroup-assistance team who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 22).
- coming home early due to your existing medical condition where the risk attached to that medical condition has not been accepted by us in writing.
- coming home early due to death or illness of a close relative, the person you are staying with, a travelling companion, or a close business associate caused by an existing medical condition or a known complication of it.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.
- your curtailment travel costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

We will pay:	For:	Provided you:	If you need to claim:																																																
up to a total as shown for your possessions, with a maximum amount for:	<table> <tr> <th></th><th>Standard</th><th>Premier</th><th>Premier Plus</th></tr> <tr> <td>Total</td><td>£750</td><td>£1,000</td><td>£2,000</td></tr> <tr> <td>Clothes</td><td>£100</td><td>£150</td><td>£500</td></tr> <tr> <td>Luggage</td><td>£100</td><td>£100</td><td>£250</td></tr> <tr> <td>Shoes</td><td>£100</td><td>£100</td><td>£150</td></tr> <tr> <td>Cosmetics</td><td>£50</td><td>£100</td><td>£100</td></tr> <tr> <td>Fine jewellery & watches</td><td>£100</td><td>£150</td><td>£300</td></tr> <tr> <td>Electrical items & photographic equipment</td><td>£100</td><td>£150</td><td>£300</td></tr> <tr> <td>Buggies, Strollers & Car seats</td><td>£100</td><td>£100</td><td>£100</td></tr> <tr> <td>Laptops</td><td>£100</td><td>£150</td><td>£300</td></tr> <tr> <td>Eyewear</td><td>£50</td><td>£100</td><td>£100</td></tr> <tr> <td>Unreceipted items up to a maximum of:</td><td>£150</td><td>£150</td><td>£150</td></tr> </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	<ul style="list-style-type: none"> have paid your excess or accept it will be deducted from any settlement. have complied with the carrier's conditions of carriage. have notified the Police, your carrier or tour operator's representative and obtained an independent written report. own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. 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. 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). have not left electrical items, eyewear, jewellery & 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. 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. have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. 	<p>For all damage claims: 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 at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit: (a) retain your tickets and luggage tags, (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>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 delay claims 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																																																
Standard - up to £50 per 24 hours up to a maximum of £100	<p>either</p> <ul style="list-style-type: none"> 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. <p>or</p> <ul style="list-style-type: none"> 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. 																																																		
Premier & Premier Plus - up to £75 per 24 hours up to a maximum of £150	<ul style="list-style-type: none"> 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. 																																																		

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. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/
No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 22) or any items that do not fall within the categories of cover listed.
- car keys, gadgets (as defined on page 20), 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)

Page 28

We will pay:	For:	Provided:	If you need to claim:
<p>each insured person up to:</p> <p>Standard & Premier - £150 Premier Plus - £200</p> <p>Standard & Premier - £50 Premier Plus - £100</p> <p>Standard & Premier - £100 Premier Plus - £150</p>	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. cover to contribute towards the cost of an emergency travel document. cover for necessary costs collecting your emergency travel document on your trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your cash or passport is: <ul style="list-style-type: none"> on your person; held in a safe or safety deposit box where one is available; or left out-of-sight in your locked trip accommodation. 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. you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	<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"> exchange confirmations from your home country for foreign currency. where sterling is involved, documentary evidence of possession. <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 22).
- 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"> confined as a result of a hijack. 	<ul style="list-style-type: none"> you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement. 	<p>Download a claim for either medical expenses / and possessions (if applicable) and completed to the best of your ability.</p> <p>Claims will need to be supported by a written report from the appropriate authorities.</p>
<p>up to: Standard & Premier - £30 per 24 hours up to a total of £300</p> <p>Premier Plus - £50 per 24 hours up to a total of £500</p>	<ul style="list-style-type: none"> hospitalised following a mugging attack. 	<ul style="list-style-type: none"> 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. 	

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

- anything mentioned in the conditions and exclusions (page 22).
- 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)

Page 29

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to:</p> <p>Standard - £1,000,000</p> <p>Premier & Premier Plus - £2,000,000</p> <p>plus costs agreed between us in writing:</p>	<ul style="list-style-type: none"> 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"> accidental bodily injury 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. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. liability for loss of, or damage to, property or accidental bodily injury is not caused or suffered by: <ul style="list-style-type: none"> 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. your ownership, care, custody or control of any animal. compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> 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. 	<p><u>Never admit responsibility to anyone</u> 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>

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

- anything mentioned in the conditions and exclusions (page 22).**
- 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.
- 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.

Accidental death and disability benefit (Policy B Section 8)

We will pay:			For:	Provided you are not claiming for:	If you need to claim:
a single payment as shown:			your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:	<ul style="list-style-type: none">you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.you are not under 18 or over 75 and claiming permanent disablement.you are not claiming for more than one of the benefits that is a result of the same injury.	Download or request a claim form for Personal Accident immediately and complete to the best of your ability. 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.
Standard	Premier	Premier Plus			
£10,000	£10,000	£25,000			
£10,000	£25,000	£25,000			
£10,000	£25,000	£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*.		

BE AWARE! ! 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.

(* 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').

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 22).**
- any payment for permanent disablement when your age is under eighteen (18).

If you need legal advice (Policy B Section 9)

Page 30

We will pay:	For:	Provided:	If you need to claim:
<p>up to:</p> <p>Standard - £15,000</p> <p>Premier & Premier Plus - £25,000</p> <p>and</p> <p>for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> • legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. • enquiries relating to your insured trip. 	<ul style="list-style-type: none"> • your excess has been paid or deducted from any settlement. • you accept that if you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation. • legal proceedings in the USA or Canada follow the contingency fee system operating in North America. • you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. • the estimated recovery is more than £500. • we believe that you are likely to obtain a reasonable settlement. • the costs cannot be considered under an arbitration scheme or a complaints procedure. • you are not claiming against another insured-person who is a member of your family, business associate, a friend or travelling companion, whether insured by us or another provider. • the claim is not due to damage to any mechanically propelled vehicle. 	<p>If you have an accident abroad and require legal advice you should contact:</p> <p>Slater & Gordon LLP, 58 Mosley Street, Manchester, M2 3HZ</p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer. To obtain this service you should:</p> <p>telephone 0161 228 3851 or fax 0161 909 4444</p> <p>Monday to Friday 9am-5pm</p>

BE AWARE! Legal expenses claims are only considered on the condition that you use Slater & Gordon LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. 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 under this section for:

- **anything mentioned in the conditions and exclusions (page 22).**
- legal proceedings in more than one country for the same event.
- any claims for legal proceedings through the contingency fee system in the USA or Canada.

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

We will pay:	For:	Provided:	If you need to claim:
<p>up to a maximum of £500</p>	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • you are able to provide evidence of the necessity to make alternative travel arrangements. <p>your trip is not:</p> <ul style="list-style-type: none"> • within the United Kingdom or Channel Islands. • formed as part of a tour operator's package holiday. 	<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 22).**
- 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.

Pet care (Policy B Section 11)

Page 31

We will pay:	For:	Provided:	If you need to claim:
<p>Standard & Premier - £25 per 24 hours up to a maximum of £150</p> <p>Premier Plus – £25 per 24 hours up to a maximum of £300</p>	<ul style="list-style-type: none"> 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. every complete period of 24 hours that you are unable to return home due to your illness. 	<ul style="list-style-type: none"> your pets stay exceeds the pre-booked period of accommodation. your claim does not form part of the original pre-booked duration for your pet. you reached your international departure point on your return journey home in time to board the pre-booked transport. 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. you have a valid claim under section B2. 	<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>
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> <i>anything mentioned in the conditions and exclusions (page 22).</i> 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>up to:</p> <p>Standard & Premier - £20 per 24 hours up to a maximum of £200</p> <p>Premier Plus – £25 per 24 hours up to a maximum of £300</p>	<ul style="list-style-type: none"> 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"> water or electrical facilities; swimming pool facilities; kitchen services to the extent that no food is available; chambermaid facilities. 	<ul style="list-style-type: none"> you have a written report from the hotel management confirming the cause of the disruption, the time it started and the time it ended. services are NOT restored within 24 hours. services were available prior to the strike or industrial action. services stopped AFTER your arrival. 	<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>
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> <i>anything mentioned in the conditions and exclusions (page 22).</i> failure to obtain independent confirmation of the circumstances. 			

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

Page 32

We will pay:	For:	Provided:	If you need to claim:
up to £1,500 (up to £250 each individual item)	<p><i>either</i></p> <ul style="list-style-type: none"> 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. <p><i>or</i></p> <ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. 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. 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. your golf equipment is not specifically insured elsewhere. 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. you have kept all receipts for this hire and sent them in to us with your claim. the course is closed by a club official and you have confirmation in writing. 	<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>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>
up to £20 per 24 hours up to a maximum of £200 in total.	<ul style="list-style-type: none"> 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. 		
up to £75 per 24 hours up to a maximum of £300 in total	<ul style="list-style-type: none"> the loss of green fees should the pre-booked course become unplayable due to adverse weather conditions. 		

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. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

No cover is provided under this golf extension for:

- anything mentioned in the conditions and exclusions (page 22).
- 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.

We will pay:	For:	Provided:	If you need to claim:
<p>up to £1,000 (£500 Single article limit)</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p>	<p>either</p> <ul style="list-style-type: none"> 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. <p>or</p> <ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. 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. your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £50). 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. 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. you are not claiming for: <ul style="list-style-type: none"> mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories; cash stolen from anywhere other than, your person, a safe, or safety deposit box; 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); 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; loss or theft of business money due to depreciation in value, currency changes or shortage caused by any error or omission; or business money that is not on your person or in a safe/deposit box. 	<p>For all damage claims: 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"> retain your tickets and luggage tags, 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. <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>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"> confirmation from your UK currency exchange of the issue of foreign currency or travellers' cheques; exchange confirmations for currency changed from travellers' cheques; or where sterling is involved, documentary evidence of possession. <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>
<p>£50 per 24 hours up to £500</p>	<ul style="list-style-type: none"> 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. 		
<p>up to £500</p>	<ul style="list-style-type: none"> 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. 		
<p>up to £1,000</p>	<ul style="list-style-type: none"> the loss or theft of your business cash during your trip. 		
<p>up to £200</p>	<ul style="list-style-type: none"> 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"> hospitalisation prior to your trip; repatriation during your trip; or necessary curtailment of your trip. 	<ul style="list-style-type: none"> the travel and accommodation costs and expenses are of the same standard/cost to the original booking. the necessity of a replacement employee complies with the terms in section A1, B2 & B3 of your pre travel and travel policy. NB: <i>All requirements regarding existing medical conditions apply to all sections of your policy.</i> 	

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. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 22)** (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

Page 34

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"> 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. <p>or</p> <ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the Police, your carrier or tour operator's representative and obtained an independent written report. 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. 	<p>For all loss or damage claims during transit:</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>For all damage claims 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>For all other losses you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</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>
<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"> 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. the loss of use of your ski pack following your injury or illness during your trip. 	<ul style="list-style-type: none"> you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items. you have a valid claim for medical expenses. you have supporting medical evidence confirming your inability to ski. 	
<p>up to £20 per 24 hours up to a maximum of £200</p>	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> you are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level. 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. 	
<p>up to £25 per 24 hours up to a maximum of £250</p>	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> you are not claiming for more than £25 per full 24 hour period. 	

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. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

No cover is provided under this winter sports extension for:

- anything mentioned in the conditions and exclusions (page 22).
- 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.

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. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/.

No cover is provided under this section for:

- ***anything mentioned in the conditions and exclusions (page 22).***
- 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:
Missed port departure up to a maximum of £2,000	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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. 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. you have independent written confirmation of the circumstances. 	<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>
Skipped port benefit £100 per port up to a maximum of £300	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> you have not been offered alternative transport, or compensation from your tour operator or cruise provider. you are not claiming for a missed port caused by strike or industrial action. 	
Cabin confinement up to £25 per 24 hours, up to a maximum of £500	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> you are not claiming because your ship cannot put people ashore due to a scheduled tender operation failure. you have obtained a written report from the cruise operator, carrier or their handling agents confirming the skipped port and the reason for it. 	
Unused excursions up to £500	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> you have not had any monetary amount (including on board credit) of compensation offered by the ship or tour operator. there is a valid claim under section B2 of this policy. 	

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

- **anything mentioned in the conditions and exclusions (page 22).**
- 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.

We will pay:	For:	Provided:	If you need to claim:
<p>£20 for the first 12 hours then £10 per 12 hours, up to a maximum of £100</p> <p>up to a maximum of £1,000</p>	<ul style="list-style-type: none"> the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point or your return journey to the UK. <p>or</p> <ul style="list-style-type: none"> any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation. 	<ul style="list-style-type: none"> you eventually continue your trip. the scheduled transport on which you were booked to travel from the UK was cancelled or delayed for more than 12 hours from original time of departure. you were involuntarily denied boarding (because there were too many passengers for the seats available) and no other suitable flight could be provided within 12 hours of original time of departure, and you choose to cancel your trip because the public transport operator did not offer reasonable alternative transport to your overseas destination. the public transport you were booked to travel was either cancelled, delayed for more than 12 hours, diverted or re-directed after take-off. you were involuntarily denied boarding (because there were too many passengers for the seats available) and no other suitable flight could be provided within 12 hours, and you choose to make other travel arrangements for your trip because the alternative transport offered by the scheduled public transport operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on your ticket(s) together with any compensation from the public transport operator. 	<p>If you need to cut short your trip:</p> <p>Due to a medical necessity you must ring to confirm this with our <i>24 hour Emergency Assistance Facilities helpline</i>:</p> <p>+44 (0) 203 829 6724</p> <p>curtailment claims will not otherwise be covered.</p> <p>If you need to come home early for any other reason please call this number:</p> <p>+44 (0) 203 829 6713</p> <p>to ensure your circumstances are covered under your policy.</p> <p>Download or request a claim form for cancellation or curtailment and complete to the best of your ability enclosing all required documentation as listed on the front of the claim form.</p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>
<p>up to a maximum of £500</p>	<ul style="list-style-type: none"> reasonable additional accommodation and travel expenses necessarily incurred in reaching your overseas destination or returning to the UK, Channel Islands or BFPO if you fail to arrive at the departure point in time to board any onward connecting public transport on which you are booked to travel, following completion of the initial international journey, including connections within the UK on the return journey to your home. reasonable additional accommodation and transport costs if you need to move to another accommodation or to repatriate you home; <p>or</p> <ul style="list-style-type: none"> any irrecoverable unused accommodation costs which you have paid or are contracted to pay because you were not able to travel due to a natural disaster. 	<ul style="list-style-type: none"> your missed departure was due to: <ul style="list-style-type: none"> the failure of other scheduled public transport; strike, industrial action or adverse weather conditions not known before your departure; you being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours. you need to move to other accommodation on arrival or at any other time during the trip because you cannot use your booked accommodation. you have written confirmation from our Emergency Assistance Facilities service to repatriate you to the UK if it becomes necessary to curtail the trip as a result of: <ul style="list-style-type: none"> fire; flood; earthquake; explosion; tsunami; landslide; avalanche; volcanic eruption; volcanic ash cloud; hurricane; storm; or an outbreak of food poisoning affecting your accommodation or resort not known at the time of your departure from the UK, Channel Islands or BFPO. 	
<p>up to a maximum of £1,000</p>			

BE AWARE! No cover is provided under this travel disruption extension for:

- anything mentioned in the conditions and exclusions (page 22).**
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- 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 12 hours, 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.
- coming home early due to an existing medical condition of you or a travelling companion included on your booking, where the risk attached to that medical condition has not been accepted by us in writing.
- coming home early due to death or illness of a close relative, the person you are intending to stay with, a travelling companion, or a close business associate caused by an existing medical condition or a known complication of it.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- you can only claim under this section if you have not submitted the same claim under another section of the policy.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARS-COV-2.

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), *Gymnastics*, *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, Trampolining, 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, Sledding/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 Bugging*, 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), Coasteering, *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)*.

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.

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 and Commonwealth Office (FCO) have advised against all but essential travel. You can check the FCO travel advice at www.fco.gov.uk.
- 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
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.

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

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

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.

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>

Online Dispute Resolution Portal

If you have purchased the insurance policy online, you may also raise your complaint via the Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling your complaint than if you contact the Financial Ombudsman Service directly.

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. 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 Single Article Limit Single Article Limit for Laptop	£1,000 £1,000 £1,000	Up to £50
2. Level 2	5 gadgets Single Article Limit Single Article Limit for Laptop	£2,000 £1,000 £2,000	Up to £50
3. Level 3	7 gadgets Single Article Limit Single Article Limit for Laptop	£3,000 £1,000 £2,000	Up to £50



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: 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:
Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Telephone: 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 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 Travel Insurance Facilities collects data:

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any. This involves providing such information to other parties, including the selling agent and any of their providers who are contracted to provide any service related to the insurance offering, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you.

If you would like to exercise either of these rights you should contact in writing: **The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.**

Travel Insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679)) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data. For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

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 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, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, call on 0203 829 6604 or email complaints@tifgroup.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
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home.show&lng=EN> who will notify FOS on your behalf.

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability
 Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany. Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.
 Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.
 Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Registered in England. Registered Number: 3220410.
 Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority. Travel Administration Facilities, Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc.

