

Debenhams

Standard, Superior & Luxury Cover

Single and Annual Multi Trip Policies

Standard Single trip – RTBHS40001-70

Standard Multi trip – RTBHS40001-73

Superior Single trip – RTBHS40001-71

Superior Multi trip – RTBHS40001-74

Luxury Single trip – RTBHS40001-72

Luxury Multi trip – RTBHS40001-75

This policy is for residents of the United Kingdom,
the Channel Islands or British Forces Posted Overseas only
For policies issued from **03/11/2020** to **30/04/2021**

YOUR IMPORTANT INFORMATION

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

contact our 24 hour assistance team advice line
on:

+44 (0) 208 103 8249

IF YOU NEED A CLAIM FORM:
you can download the relevant form:
www.policyholderclaims.co.uk
or contact the claims department on:
+ 44 (0) 208 103 8250

IF YOUR GADGETS ARE LOST, STOLEN OR
ACCIDENTALLY DAMAGED

You can email:
claims@trent-services.co.uk
or call:
+44 (0) 1285 262 031

IF YOU NEED LEGAL ADVICE:
contact Penningtons Manches LLP:
+44 (0) 345 241 1875

Travel Insurance by Debenhams is underwritten by tifgroup, a
trading name of Travel Insurance Facilities Plc, and insured by
Union Reiseversicherung AG, UK (URV).

tifgroup are authorised and regulated by the Financial Conduct
Authority.

Union Reiseversicherung AG, UK (URV) are authorised by BaFin
in Germany and subject to limited regulation by the Financial
Conduct Authority,

Page	Contents	
2	Important contact numbers & In Case of a Serious Emergency	
3	Out-Patient Treatment of Minor Injury or Illness	
4-9	Summaries of cover (Standard , Superior , Luxury , Extensions)	
10	Disclosure of medical conditions	
11	How your policies work	
12-13	Definitions	
14	Conditions and exclusions applying to your policies	
YOUR PRE-TRAVEL POLICY		Section
15	Cancellation-If you are unable to go on your trip	A1
YOUR TRAVEL POLICY		
16	If your travel plans are disrupted	B1
17	If you need emergency medical attention	B2
18	Curtailment-If you need to come home early	B3
19	If your possessions are lost, stolen, damaged or delayed	B4
20	If your cash or passport is lost or stolen on your trip	B5
21	Personal liability	B6
21	Accidental death and disability benefit	B7
22	If there is a natural catastrophe while you are away	B8
22	If you are mugged or hijacked	B9
23	If you need additional pet care due to a delay on your return	B10
23	Withdrawal of Services	B11
24	If you need legal advice	B12
25-28	Optional extensions	B13-B16
29	Additional sports and hazardous activities	
30	If you need to claim	
31	Your right to complain	
32-39	Gadget extension – insured and provided by Great Lakes Insurance SE.	G1

Our pledge to you	Page 1
<p>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.</p>	
Policy information	
<p>Your insurance is covered under two master policy numbers, RTBHS40001-70/71/72/73/74/75 A your pre-travel policy and RTBHS40001-70/71/72/73/74/75 B your travel policy, specially arranged by Rock Insurance Services Limited on behalf of Travel Insurance Facilities Plc, 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</p>	
<p>We have a cancellation and refund policy, which you will find in full on page 11. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.</p>	
<p>Severall Liability – The subscribing Insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.</p>	
Criteria for purchase	
<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:</p>	
<ul style="list-style-type: none"> • Have not started the trip. • Travel must take place within 1 year of the start date of your policy. • Are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming. • Take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover</i>. • Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas • Are not travelling <u>within your home country</u> 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 365 days when aged 55 years or under, more than 93 days when aged 56 to 64 years, more than 62 when aged 65 to 74 years or more than 31 days when aged 75 to 84 years, on any one trip when purchasing a single trip policy. • Are not travelling for more than 60 days on any one trip when purchasing an annual multi-trip policy. • Is aged 84 years and under on your Single trip policy. • Is aged 74 years and under on your Annual Multi trip policy. • Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under. • 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 must take care, when answering any questions we ask, to ensure that all information provided is accurate and complete. If we establish that you deliberately or recklessly provided us with false or misleading information we will treat this policy as if it never existed and decline all claims. However, if we establish that, unknown to you, an insured person deliberately or recklessly provided false or misleading information we shall treat this insurance, in so far as it relates to the insured person concerned, as if it had never existed and decline all claims relating to such insured person. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS

TO DISCUSS YOUR POLICY CALL ON 0343 658 0371

OR TO DECLARE YOUR PRE-EXISTING MEDICAL CONDITIONS CALL ON 01293 665 915

Make sure you have all your medical information and medication details and policy number to hand.

TO MAKE A CLAIM on the policy please visit www.policyholderclaims.co.uk or call **+44 (0) 208 103 8250**. Open 8am-8pm Monday-Friday, 9am-5pm Saturday and Sunday. You can view our frequent questions and answers www.policyholderclaims.co.uk under 'The forms you may need' section.

FOR GADGET CLAIMS contact the Gadget Claims Department on: **+44(0) 1258 262 031**. Email: claims@trent-services.co.uk

FOR LEGAL ADVICE please contact Penningtons Manches LLP on **+44 (0) 345 241 1875**. Open 8:30am – 7pm Monday – Friday.

IN CASE OF A SERIOUS EMERGENCY

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

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

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

YOU SHOULD THEN CALL US ON +44 (0) 208 103 8249

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

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

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

It is important that you are aware of the following:

Medical Treatment	Repatriation (bringing you home)
<ul style="list-style-type: none"> • There is not cover for: <ul style="list-style-type: none"> ○ routine, non-emergency or elective treatment ○ or treatment that can wait until you return home. • Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility. • In some instances, you may need to be moved from one local facility to another larger/more 3tilize3zed facility, for treatment. • Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care. • Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident. 	<ul style="list-style-type: none"> • Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor. • We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery. • Most airlines require specific criteria to be met in order to accept a 'medical passenger'. • Things change – if your health, stability or vitals change – then so do the plans. • Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year. • Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

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

FOR A NON-URGENT MEDICAL SITUATION

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

+44 161 468 3793.

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999

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

OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities.

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

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

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

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

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

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

PLEASE NOTE: If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on **+44 (0) 208 103 8249**

Section	Benefit	Cover available up to:	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	£1,000	£99
TRAVEL POLICY (cover starts when your leave home to begin your trip).			
B1	If your departure is delayed by 12 hours or more	£25 per 12hrs up to a maximum of £200	Nil
	Abandonment-If you choose to cancel after a 24 hours delay	£750	£99
	Missed departure / Return home	£500	£99
B2	If you need emergency medical attention	£10,000,000	£99
	Funeral expenses outside of the UK	£1,000	Nil
	Public hospital inconvenience benefit per 24 hours	£25 per 24hrs up to a maximum of £200	Nil
	Emergency dental treatment	£200	Nil
B3	Curtailed-If you need to come home early	£1,000	£99
B4	If your possessions are lost, stolen or damaged	£1,000	£99
	Valuables	£200	
	Single article/Pair/Set limit	£200	
	Unreceipted items	£150	
	If your possessions are delayed by 12 hours or more	£25 per 12hrs up to a maximum of £200	Nil
B5	If your cash is lost or stolen	£200	£99
	Cash limit if under 18	£200	£99
	If your passport is lost or stolen	£200	Nil
B6	Personal liability	£2,000,000	£99
B7	Accidental death and disability benefit		
	Accidental death	£10,000	Nil
	Permanent loss of limb or sight	£10,000	Nil
	Permanent total disablement	£10,000	Nil
B8	If you are mugged	£100 per 24hrs up to a maximum of £1,000	Nil
	If you are hijacked	£25 per 24hrs up to a maximum of £200	Nil
B9	If there is a natural disaster while you are away	£25 per 24hrs up to a maximum of £250	Nil
B10	If you need additional pet care due to a delay on your return	£25 per 24hrs up to a maximum of £250	Nil
B11	Withdrawal of Services	£25 per 24hrs up to a maximum of £250	Nil
B12	If you need legal advice	£10,000 in pursuing compensation for an insured event	£99

Optional extensions (Standard level of cover):

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:	Excess:
Winter Sports Extension			
B13	If your ski equipment is lost, stolen or damaged	£500	£99
	Single article limit owned by you	£200	
	Single article limit hired by you	£200	
	Unreceipted items	£150	
	If your ski equipment is delayed for 12 hours or more	£25 per 12hrs up to a maximum of £200	Nil
	Loss of ski pass	£25 per 24hrs up to a maximum of £200	Nil
	Piste closure	£25 per 24hrs up to a maximum of £250	Nil
	Avalanche / Landslide closure	£25 per 24hrs up to a maximum of £200	Nil
Golf Extension			
B14	If you golf equipment is lost, stolen or damaged	£300	£99
	Single article limit	£200	
	Unreceipted items	£150	
	If you golf equipment is delayed by 24 hours or more	£10 per 24hrs up to a maximum of £200	Nil
	If you are unable to play golf due to adverse weather conditions	£25 per 24hrs up to a maximum of £200	Nil
	If you get a hole in one	£50	Nil
Cruise Extension			
B15	Missed port departure	£500	£99
	Cabin confinement	£100 per 12hrs up to a maximum of £1,000	Nil
	Itinerary change benefit	£100 per port up to a maximum of £500	Nil
	Unused cruise excursions	£500	£99
Wedding Extension			
B16	Additional cancellation cover	£1,000	£99
	If your wedding rings are lost, stolen or damaged	£500 per ring (maximum of 2 rings)	
	Unreceipted items	£150	
	If your wedding gifts are lost or stolen	£1,000 per couple	£99
	Unreceipted items	£150	
	If your photographs are lost, stolen or damaged	£1,000 per couple	£99
	If your wedding attire is lost or damaged	£1,000 per couple	£99
	Unreceipted items	£150	
	If your cake and/or flowers are lost or damaged	£1,000 per couple	£99
	If your booked cars and/or transport is unavailable	£500 per couple	£99

Section G1 - Gadget Extension provided by Great Lakes Insurance SE – please refer to pages 32-39

Summary of Cover – Superior (Please note this is a brief overview of the cover provided. You **must** refer to the relevant section in the policy wording for full detail.)

Section	Benefit	Cover available up to:	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	£3,000	£75
TRAVEL POLICY (cover starts when your leave home to begin your trip).			
B1	If your departure is delayed by 12 hours or more	£25 per 12hrs up to a maximum of £300	Nil
	Abandonment-If you choose to cancel after a 24 hours delay	£3,000	£75
	Missed departure / Return home	£750	£75
B2	If you need emergency medical attention	£10,000,000	£75
	Funeral expenses outside of the UK	£1,500	Nil
	Public hospital inconvenience benefit per 24 hours	£25 per 24hrs up to a maximum of £400	Nil
	Emergency dental treatment	£500	Nil
B3	Curtailment-If you need to come home early	£3,000	£75
B4	If your possessions are lost, stolen or damaged	£1,500	£75
	Valuables	£300	
	Single article/Pair/Set limit	£300	
	Unreceipted items	£150	
	If your possessions are delayed by 12 hours or more	£25 per 12hrs up to a maximum of £300	Nil
B5	If your cash is lost or stolen	£300	£75
	Cash limit if under 18	£250	£75
	If your passport is lost or stolen	£300	Nil
B6	Personal liability	£2,000,000	£75
B7	Accidental death and disability benefit		
	Accidental death	£20,000	Nil
	Permanent loss of limb or sight	£20,000	Nil
	Permanent total disablement	£20,000	Nil
B8	If you are mugged	£100 per 24hrs up to a maximum of £1,000	Nil
	If you are hijacked	£25 per 24hrs up to a maximum of £200	Nil
B9	If there is a natural disaster while you are away	£25 per 24hrs up to a maximum of £250	Nil
B10	If you need additional pet care due to a delay on your return	£25 per 24hrs up to a maximum of £250	Nil
B11	Withdrawal of Services	£25 per 24hrs up to a maximum of £250	Nil
B12	If you need legal advice	£15,000 in pursuing compensation for an insured event	£75

Optional extensions (Superior level of cover):

 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:	Excess:
Winter Sports Extension			
B13	If your ski equipment is lost, stolen or damaged	£750	£75
	Single article limit owned by you	£300	
	Single article limit hired by you	£300	
	Unreceipted items	£150	
	If your ski equipment is delayed for 12 hours or more	£25 per 12hrs up to a maximum of £300	Nil
	Loss of ski pass	£25 per 24hrs up to a maximum of £300	Nil
	Piste closure	£30 per 24hrs up to a maximum of £300	Nil
	Avalanche / Landslide closure	£25 per 24hrs up to a maximum of £300	Nil
Golf Extension			
B14	If you golf equipment is lost, stolen or damaged	£300	£75
	Single article limit	£200	
	Unreceipted items	£150	
	If you golf equipment is delayed by 24 hours or more	£10 per 24hrs up to a maximum of £200	Nil
	If you are unable to play golf due to adverse weather conditions	£25 per 24hrs up to a maximum of £200	Nil
	If you get a hole in one	£50	Nil
Cruise Extension			
B15	Missed port departure	£1,000	£75
	Cabin confinement	£100 per 12hrs up to a maximum of £1,000	Nil
	Itinerary change benefit	£100 per port up to a maximum of £500	Nil
	Unused cruise excursions	£500	£75
Wedding Extension			
B16	Additional cancellation cover	£2,000	£75
	If your wedding rings are lost, stolen or damaged	£1,000 per ring (maximum of 2 rings)	
	Unreceipted items	£150	
	If your wedding gifts are lost or stolen	£2,000 per couple	£75
	Unreceipted items	£150	
	If your photographs are lost, stolen or damaged	£2,000 per couple	£75
	If your wedding attire is lost or damaged	£2,000 per couple	£75
	Unreceipted items	£150	
	If your cake and/or flowers are lost or damaged	£2,000 per couple	£75
	If your booked cars and/or transport is unavailable	£750 per couple	£75

Section G1 - Gadget Extension provided by Great Lakes Insurance SE – please refer to pages 32-39

Section	Benefit	Cover available up to:	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	£5,000	Nil
TRAVEL POLICY (cover starts when your leave home to begin your trip).			
B1	If your departure is delayed by 12 hours or more	£25 per 12hrs up to a maximum of £500	Nil
	Abandonment-If you choose to cancel after a 24 hours delay	£5,000	Nil
	Missed departure / Return home	£1,500	Nil
B2	If you need emergency medical attention	£10,000,000	Nil
	Funeral expenses outside of the UK	£2,000	Nil
	Public hospital inconvenience benefit per 24 hours	£25 per 24hrs up to a maximum of £600	Nil
	Emergency dental treatment	£1,000	Nil
B3	Curtailed-If you need to come home early	£5,000	Nil
B4	If your possessions are lost, stolen or damaged	£2,500	Nil
	Valuables	£500	
	Single article/Pair/Set limit	£500	
	Unreceipted items	£150	
	If your possessions are delayed by 12 hours or more	£25 per 12hrs up to a maximum of £500	Nil
B5	If your cash is lost or stolen	£500	Nil
	Cash limit if under 18	£300	Nil
	If your passport is lost or stolen	£500	Nil
B6	Personal liability	£2,000,000	Nil
B7	Accidental death and disability benefit		
	Accidental death	£30,000	Nil
	Permanent loss of limb or sight	£30,000	Nil
	Permanent total disablement	£30,000	Nil
B8	If you are mugged	£100 per 24hrs up to a maximum of £1,000	Nil
	If you are hijacked	£25 per 24hrs up to a maximum of £200	Nil
B9	If there is a natural disaster while you are away	£25 per 24hrs up to a maximum of £250	Nil
B10	If you need additional pet care due to a delay on your return	£25 per 24hrs up to a maximum of £250	Nil
B11	Withdrawal of Services	£25 per 24hrs up to a maximum of £250	Nil
B12	If you need legal advice	£25,000 in pursuing compensation for an insured event	Nil

Optional extensions (Luxury level of cover):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:	Excess:
Winter Sports Extension			
B13	If your ski equipment is lost, stolen or damaged	£1,000	Nil
	Single article limit owned by you	£500	
	Single article limit hired by you	£500	
	Unreceipted items	£150	
	If your ski equipment is delayed for 12 hours or more	£25 per 12hrs up to a maximum of £500	Nil
	Loss of ski pass	£25 per 24hrs up to a maximum of £500	Nil
	Piste closure	£40 per 24hrs up to a maximum of £400	Nil
	Avalanche / Landslide closure	£25 per 24hrs up to a maximum of £500	Nil
Golf Extension			
B14	If you golf equipment is lost, stolen or damaged	£500	Nil
	Single article limit	£200	
	Unreceipted items	£150	
	If you golf equipment is delayed by 24 hours or more	£10 per 24hrs up to a maximum of £200	Nil
	If you are unable to play golf due to adverse weather conditions	£25 per 24hrs up to a maximum of £200	Nil
	If you get a hole in one	£50	Nil
Cruise Extension			
B15	Missed port departure	£1,000	Nil
	Cabin confinement	£100 per 12hrs up to a maximum of £1,000	Nil
	Itinerary change benefit	£100 per port up to a maximum of £500	Nil
	Unused cruise excursions	£500	Nil
Wedding Extension			
B16	Additional cancellation cover	£5,000	Nil
	If your wedding rings are lost, stolen or damaged	£5,000 per ring (maximum of 2 rings)	
	Unreceipted items	£150	
	If your wedding gifts are lost or stolen	£5,000 per couple	Nil
	Unreceipted items	£150	Nil
	If your photographs are lost, stolen or damaged	£5,000 per couple	
	If your wedding attire is lost or damaged	£5,000 per couple	Nil
	Unreceipted items	£150	Nil
	If your cake and/or flowers are lost or damaged	£5,000 per couple	
	If your booked cars and/or transport is unavailable	£5,000 per couple	

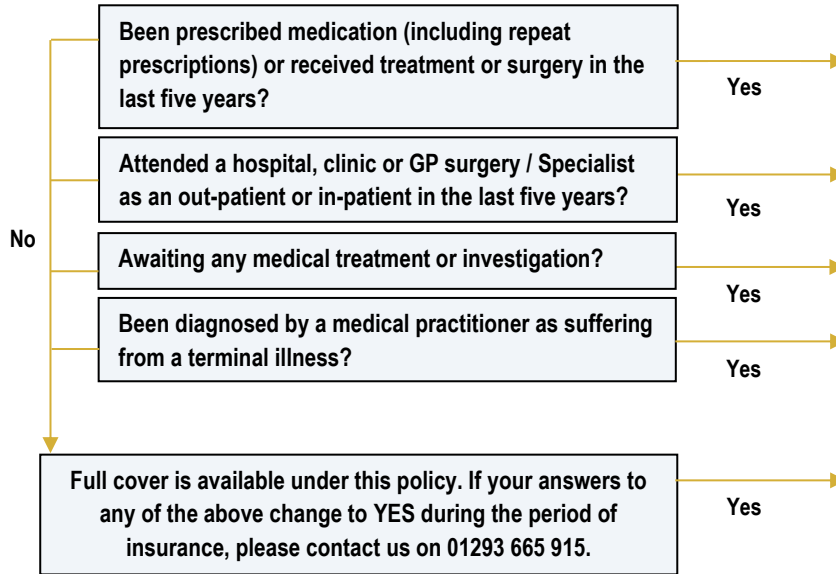
Section G1 - Gadget Extension provided by Great Lakes Insurance SE – please refer to pages 32-39

DISCLOSURE OF YOUR MEDICAL CONDITIONS

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.

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:

Have you or anyone insured under this policy:



If you have answered yes to the questions on the left you must disclose all your medical condition(s) to us, you cannot choose what you declare and what you don't. We need to understand your health as a whole to be able to assess the risk you present when travelling, and if any of the questions on the left apply to you and you do not declare them, any claim you make whether it is related or not, may only be paid in part or denied altogether.

Please contact Debenhams on: 01293 665 915

Should we require any additional premium, and you accept our offer, this should be paid within 14 days of our offer.

We do not recommend travelling unless you have a policy which covers any existing medical conditions you may have, so if you decide not to pay the additional premium, we will not be able to provide any cover for your trip, and we will cancel your policy and refund any premium you have paid.

Full confirmation of our terms and conditions will be sent out to your address after your call.

Do any close relatives, business associates or friends who are not travelling with you or who are not insured with us have an existing medical condition (even if considered as 'stable', under control or in remission)?

Yes

BE AWARE!

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.

CHANGE IN HEALTH

Page 10

If there is a **CHANGE IN YOUR HEALTH BEFORE YOU TRAVEL**, such as new or increased medication, any referral for tests or specialist appointment, or a new diagnosis/course of treatment, you must tell us otherwise any claim you make whether it is related or not, may only be paid in part or denied altogether.

If we feel that anything you tell us might increase the chances of a claim, we may ask you to pay an additional premium, or change the policy terms. We do not recommend travelling unless you have a policy which covers any existing medical conditions you may have, so if we are unable to provide cover, or if you do not wish to pay the additional premium, we will not be able to provide any cover for your trip in which case we will either allow you to make a claim for cancellation or, for single trip policies we will refund the total premium (including any additional premium charged for an existing medical condition) you have paid, and for multi trip policies will refund 1/12th of the total premium (including any additional premium charged for an existing medical condition) you have paid, for each full calendar month remaining on the policy.

To declare any subsequent change please call us on: **01293 665 915** as soon as possible.

BE AWARE! We do not provide any cover for:

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

WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance validation documentation, after the policy was issued and ends when you leave home to start your trip.

On annual multi-trip policies cover starts on the chosen starting date and cancellation cover is not in force until that date. Subsequent trips start from the date of booking.

The cover under policy B starts when you commence your trip and ends when you complete your trip. Cancellation cover will cease when you start your trip, or upon expiration of your policy, whichever is the first. No further trips are covered except where you hold an annual multi-trip policy which will cover further trips with durations of 60 days. There is absolutely no cover for any portion of a trip which is longer than 60 days in duration.

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. <u>Please take the time to read and understand it straight away</u> 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.
YOUR PREMIUM	Rock Insurance Services Limited collects and holds premiums as an agent of the insurer. We do not charge a fee for arranging your policy. However ROCK will charge an administration fee of £5.00 if you require an amendment to your policy at a later date.
CANCELLING YOUR POLICIES	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 Debenhams within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled; the following cancellation terms will be applied dependant on what type of policy you have purchased. 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. 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. 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.
BE CAUTIOUS	This policy is designed to cover many 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	Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.
MEDICAL COVER	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 Debenhams for it to be eligible for cover under your policy. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor.
EHIC	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. 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). 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 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.
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	Your policy may need to include an excess for existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

Annual Multi Trip Renewals - To make sure you have continuous cover under your policy, ROCK will aim to automatically renew (auto-renew) your policy when it runs out. **Please note that when Rock renew your policy, this does not include cover for any pre-existing medical conditions. If you have medical conditions to declare or there have been any changes to your policy details, you must contact Rock's Customer Services Team so they can validate your cover and provide you with a quote to include cover for your pre-existing medical conditions.**

Each year ROCK will write to you before the renewal date of your policy, and tell you about any changes to the premium or the policy terms and conditions. ROCK will then attempt to collect the renewal premiums from the credit card or debit card used for the purchase of your original policy.

There may be occasions where the policy fails to automatically renew. Some examples of this are as follows:

- You have insufficient funds in your bank account;
- Your credit or debit card details have changed;
- You are no longer eligible for the policy;
- The policy scheme has undergone significant changes.

If one of these situations occur then ROCK will write to tell you that they have been unable to automatically renew your policy and ask you to contact their Customer Services Team.

IMPORTANT NOTES: Your renewed policy will only be valid when you have told ROCK about any changes to your policy details and you have rescreened any pre-existing medical conditions. ROCK are entitled to assume that your details have not changed and you have the permission of the card holder unless you tell ROCK otherwise. ROCK will tell the relevant processing bank to charge the relevant premium to the debit card or credit card on or before the renewal date. ROCK will not automatically renew any linked medical endorsement as your pre-existing medical conditions may change. You should contact ROCK to rescreen at renewal. You should take the opportunity at renewal to review your needs. You may be able to get the insurance cover you want at a better price if you shop around. Please bear in mind that it's not just the insurance prices that vary. Even if another insurer is quoting a similar price, the levels of cover and policy benefits they offer may be different. It's important that you compare carefully and choose the policy that meets your needs. You can tell ROCK about any changes to your policy details or opt out of automatic renewal at any time by phoning ROCK on the telephone number provided on your certificate of insurance.

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

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 How 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.	FLIGHT	A service using the same airline or airline flight number.
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.	FORCE MAJEURE EVENT	War, invasion, acts of foreign enemy, hostilities or warlike operation (whether war be declared or not), civil war, mutiny, military rising, insurrection, rebellion, revolution, military or usurped power, climatic conditions and acts of nature.
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.	HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.
BFPO	British Forces Posted Overseas	DRONE	Un-manned aerial vehicles	HOME COUNTRY	Either the United Kingdom or the Channel Islands.
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you.	EMERGENCY TREATMENT	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home	INSURED PERSON/YOU/YOUR	Any person named on the insurance validation documentation.
BUSINESS EQUIPMENT	Any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.	ESSENTIAL ITEMS	Underwear, socks, toiletries and a change of clothing.	INSHORE	Within 12 Nautical miles off the shore
BUSINESS SAMPLES	Business goods and samples taken on an insured journey by an insured person and that are owned by you or your employer.	EUROPE	Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearic Islands, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Greek Islands, Hungary, Iceland, Isle of Man, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, The Channel Islands, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.	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.
CASH	Sterling or foreign currency in note or coin form.	EXCESS	The amount you must pay towards any claim as shown in the policy summary, your schedule or any endorsements. The excess applies to each insured person and each event that leads to a claim.	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.
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, a new medical condition, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	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.	MEDICAL CONDITIONS	Any disease, illness or injury, including any psychological conditions.
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	FAMILY	Two adults and their dependents who are under the age of 18, living at the same address and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.	NATURAL DISASTER	A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.
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).				
CONNECTING FLIGHT	A connecting flight which departs your first scheduled stopover 12 hours after arrival from your international departure point.				

<p>OFF PISTE</p>	<p>Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.</p>	<p>PUBLIC TRANSPORT</p>	<p>Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p>	<p>TRAVEL DOCUMENTS</p>	<p>Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p>
<p>OFFSHORE</p>	<p>Over 12 Nautical miles off the shore.</p>	<p>REDUNDANCY</p>	<p>Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p>	<p>TRAVELLING COMPANION</p>	<p>A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p>
<p>ON PISTE</p>	<p>Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.</p>	<p>RELEVANT INFORMATION</p>	<p>A piece of important information that would increase the likelihood of a claim under your policy.</p>	<p>TRIP</p>	<p>A holiday or journey 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 or Channel Islands, following your repatriation.</p>
<p>PAIR OR SET</p>	<p>Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p>	<p>SCHEDULED AIRLINE</p>	<p>An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p>	<p>UNATTENDED</p>	<p>Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p>
<p>POSSESSIONS</p> <p style="text-align: center;">↓</p>	<p>Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p>	<p>SKI EQUIPMENT</p>	<p>Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p>	<p>UNITED KINGDOM</p>	<p>United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p>
<p>Valuables</p>	<p>Any item requiring power, either from the mains or from a battery and any electrical items and photographic equipment and accessories used with them such as CD's, drones, e-readers, cameras, video cameras, camera cases, stands/tripods, satellite navigation systems, electronic shavers, fine jewellery and watches (only meaning a traditional watch such as an analog; automatic or digital, and not an item such as a smart watch. This is defined as a Gadget as shown on page 36). This does not include anything defined as a Gadget on page 36.</p>	<p>SKI PACK</p>	<p>Ski pass, ski lift pass and ski school fees.</p>	<p>WE/OUR/US</p>	<p>Union Reiseversicherung AG, UK.</p>
		<p>SPORTS AND HAZARDOUS ACTIVITIES</p>	<p>Any recreational activity that requires skill and involves increased risk of injury.</p> <p><i>If you are taking part in <u>any sport/activity</u> please refer to page 29 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 call us on:</i></p> <p style="text-align: center;">0343 658 0371</p>	<p>WINTER SPORTS</p>	<p>Skiing, snowboarding and ice skating.</p>
				<p>WORLDWIDE</p>	<p>Anywhere in the world.</p>
				<p>WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN</p>	<p>Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>

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 within the section schedule, for any of the following circumstances:

<ul style="list-style-type: none"> Any trip under an annual multi-trip policy that exceeds 60 days duration. This includes not insuring you for part of a trip which is longer than 60 days. 	<ul style="list-style-type: none"> You piloting or travelling in an aircraft not licensed to carry passengers.
<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 <u>in 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 B6 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/driving-licence-categories
<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 must also hold the appropriate qualifications to ride in <u>the UK</u>.
<ul style="list-style-type: none"> Loss of earnings, additional hotel costs, additional car hire, Visas, 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 motorised vehicle without wearing a crash helmet, whether legally required locally or not.
<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"> Cruises, unless you have purchased the relevant cruise extension and this has been confirmed by us in writing (see policy definition on page 12).
<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 <u>in writing</u> any terms applicable. 	<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 <u>in writing</u>.
<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"> 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"> Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home. 	<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"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. 	<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 13).
<ul style="list-style-type: none"> Any costs which are due to any errors or omissions on your travel documents. 	<ul style="list-style-type: none"> Your failure to obtain the required passport, visa or ESTA.
<ul style="list-style-type: none"> Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. 	<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.
<ul style="list-style-type: none"> Any claim which is covered under any other insurance policy held at the time of the incident. 	
<ul style="list-style-type: none"> 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"> Manual labour (see policy definition on page 12). 	
<ul style="list-style-type: none"> Any claim not supported by the correct documentation as laid out in the individual section. 	
<ul style="list-style-type: none"> If you purchased this insurance with the reasonable intention or likelihood of claiming. 	
<ul style="list-style-type: none"> You are travelling to an area that is classified as 'Advice against all travel' or 'Advice against all but essential travel' by the Foreign and Commonwealth Office (FCO). 	<ul style="list-style-type: none"> 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.

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

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

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

<p>BFPO – British Forces Posted Overseas. close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your trip. A senior manager or director of the business must confirm this in the event of a claim. co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.</p>	<p>existing medical condition – any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control. family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation. home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or BFPO. ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of insurance.</p>	<p>known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike. period of insurance - the trip dates shown on the insurance schedule or if the policy is multi-trip, a trip that does not exceed the stated limit. redundant – being an employee where you qualify under the provision of the Employment Rights Acts. travel companion - a person(s) with whom you have booked to travel on the same trip.</p>	<p>travel documents - Current passports, ESTAs, Valid Visa's, travel tickets, European Health Insurance Cards (EHIC). trip - travel during the period of insurance. trip destination- the final destination shown on your travel itinerary. unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream media/medical outlets. we/our/us - Union Reiseversicherung</p>
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We will pay:	If:	Provided:	If you need to claim:
<p>up to amount shown on your schedule of cover for the proportionate value of the <u>unused part</u> of your scheduled airline ticket.</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. 	<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 	<p>Download or request and complete a departure delay claim form.</p>
<p>up to amount shown on your schedule of cover</p>	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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. your flight was not cancelled by the airline. you are not abandoning your trip as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO). you are not abandoning your trip due to FCO, government or local advice relating to any infectious disease including Covid-19. 	<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>
<p>up to amount shown on your schedule of cover for alternative transport to get you to your trip destination.</p>	<ul style="list-style-type: none"> 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, or your return home. 	<ul style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. 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. 	

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

- anything mentioned in the conditions and exclusions (page 14).
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12hrs, 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.
- 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.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>for trips outside & inside your home country: up to amount shown on your schedule of cover outside your home country OR up to £2,000 inside 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"> 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</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary. 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. costs of private treatment <u>unless our 24 hour Assistance Team has agreed</u> and adequate public facilities are not available. replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip. the cost of early repatriation when medical treatment of a standard acceptable by our Assistance Team is available locally. 	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0) 208 103 8249</p> <p>Call our 24 hour Assistance Team, 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>up to amount shown on your schedule of cover</p> <p>up to amount shown on your schedule of cover</p> <p>up to amount shown on your schedule of cover</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. emergency dental treatment only to treat sudden pain. 	<ul style="list-style-type: none"> 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 condition other than that which has caused the immediate emergency. any extra costs for single/private accommodation in a hospital or nursing home. 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. 	<p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where the Assistance Team were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card.</p>

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

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 14) (including any treatment, tests and associated illnesses related to any pre-existing medical condition not disclosed to us).
- any costs and expenses for inpatient treatment or repatriation transportation or additional accommodation or travel or burial or cremation costs unless they have been authorised by our 24 hour Assistance Team.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that, in the opinion of our Assistance Team, in consultation with your treating doctor, you can return home or which can 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 our Assistance Team.
- any claim where you went against FCO, government, local authority or medical advice relating to any infectious disease including Covid-19.
- any claim where the risk associated with bringing you home is greater than the risk of you remaining in resort or any claim where your return home would present unnecessary risk to other travellers.

We will pay:	For:	Provided:	If you need to claim:
<p>up to amount shown on your schedule of cover for <u>your proportional share of any unused pre-paid accommodation, car hire and excursions that are directly related to your trip, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose, as well as any additional travel expenses incurred to get you home.</u></p> <p>PLEASE NOTE: You must use or re-validate your original ticket for your early return. If this is not possible you must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from your claim. If you do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.</p>	<p>you to cut short your trip because the following unexpectedly happened after you left home which you could not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> • you or anyone insured on this policy, became ill with an infectious disease during your trip (including contracting Covid-19); • you, a travel companion, a family member, a close business colleague, or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died; • your pre-booked accommodation was damaged by a natural disaster, and alternative accommodation was not provided; • you, or a travel companion were called for jury service or required as a witness in a court of law; • you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government; • as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign and Commonwealth Office (FCO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel. 	<ul style="list-style-type: none"> • you have paid your excess or accepted it will be deducted from any settlement; • you are not claiming due to a known event; • you are not claiming as a result of any epidemic, or pandemic as declared by the World Health Organisation (WHO); • you are not claiming due to FCO, government or local authority advice relating to any infectious disease including Covid-19; • you do not ask us to pay for the cost of your original return ticket when we have paid for a new ticket or arranged your medical repatriation; • you did not cut short your trip because: <ul style="list-style-type: none"> ○ you simply did not want to continue travelling or had a fear of continuing your trip; ○ you could no longer afford to pay for the trip; ○ of an existing medical condition which you have not told us about and that we have not agreed to cover in writing; ○ of a normal pregnancy or childbirth where you were more than 29 weeks pregnant at the start date of your trip; • you, or a travel companion are not the defendant in a court of law; • you did obtain prior authority to take leave or your leave was not cancelled on disciplinary grounds; • you do not ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers; • you do not ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements; • you are able to prove your financial loss; • you did not purchase insurance with the reasonable intention or likelihood of claiming; • your claim is not relating to course charges or tuition fees unless agreed in writing by us; • you do co-operate with us. 	<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 person 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>If you need to cut short your trip:</p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour Assistance Team</i>.</p> <p style="text-align: center;">+44 (0) 208 103 8249</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 11).

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

<p>BFPO – British Forces Posted Overseas.</p> <p>close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your trip. A senior manager or director of the business must confirm this in the event of a claim.</p> <p>co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.</p> <p>existing medical condition – see Page 12.</p>	<p>family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.</p> <p>home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or BFPO.</p> <p>ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of insurance.</p> <p>known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.</p>	<p>natural disaster – fire, flood, earthquakes, storm, lightening, explosion or hurricane.</p> <p>period of insurance - the trip dates shown on the insurance schedule or if the policy is multi-trip, a trip that does not exceed the stated limit.</p> <p>repatriation - returning you to your home, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.</p> <p>travel companion - a person(s) with whom you have booked to travel on the same trip.</p>	<p>trip - travel during the period of insurance.</p> <p>trip destination- the final destination shown on your travel itinerary.</p> <p>unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.</p> <p>we/our/us - Union Reiseversicherung</p>
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We will pay:	For:	Provided you:	If you need to claim:																
<p>up to amount shown on your schedule of cover for <u>your</u> possessions, with a maximum amount for:</p> <p>Valuables → £200</p> <p>Single Article/Pair/Set Limit → £200</p> <p>Unreceipted items up to a maximum of: → £150</p>	<table border="0"> <thead> <tr> <th></th> <th>Standard</th> <th>Superior</th> <th>Luxury</th> </tr> </thead> <tbody> <tr> <td>Valuables</td> <td>£200</td> <td>£300</td> <td>£500</td> </tr> <tr> <td>Single Article/Pair/Set Limit</td> <td>£200</td> <td>£300</td> <td>£500</td> </tr> <tr> <td>Unreceipted items up to a maximum of:</td> <td>£150</td> <td>£150</td> <td>£150</td> </tr> </tbody> </table>		Standard	Superior	Luxury	Valuables	£200	£300	£500	Single Article/Pair/Set Limit	£200	£300	£500	Unreceipted items up to a maximum of:	£150	£150	£150	<ul style="list-style-type: none"> 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 <i>unattended (including being contained in luggage during transit)</i> 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 your possessions 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. 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 Policy Holder Claims 2nd Floor, 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	Superior	Luxury																
Valuables	£200	£300	£500																
Single Article/Pair/Set Limit	£200	£300	£500																
Unreceipted items up to a maximum of:	£150	£150	£150																
<p>up to amount shown on your schedule of cover</p>	<p><i>either</i></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><i>or</i></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"> 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 12 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.policyholderclaims.co.uk under 'The forms you may need' section.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 14) or any items that do not fall within the categories of cover listed above.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, car keys, Gadgets, perishable goods, 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.

We will pay:	For:	Provided:	If you need to claim:
<p>each insured person:</p> <p>up to amount shown on your schedule of cover</p>	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. 	<ul style="list-style-type: none"> 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. left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. 	<p>For all losses you should report to the Police as soon as practicable, 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>up to amount shown on your schedule of cover</p>	<ul style="list-style-type: none"> 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"> 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 loss of cash we will also require:</p> <p>(a) currency exchange rate confirmations from your home country for foreign currency.</p> <p>(b) where sterling is involved, documentary evidence of possession (e.g. cash withdrawal receipt or bank statement showing withdrawal).</p> <p>For a lost or stolen passport you will also need to get a letter from the consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>

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

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

We will pay:	For:	Provided:	If you need to claim:
<p>up to amount shown on your schedule of cover</p>	<ul style="list-style-type: none"> • legal liability for damages (and claimant's costs and expenses) and defence costs 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 of any person. - 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"> • 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, incendiary devices or drones. 	<p>Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p> <p>Forwards to the Claims Handler IMMEDIATELY upon receipt every letter, claim, writ, summons or process.</p> <p>Notify the Claims Handler in writing when you have knowledge of any impending prosecution, inquest, fatal accident or official inquiry in connection with any such accident.</p>

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

- anything mentioned in the conditions and exclusions (page 14).
- 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 7)

We will pay:	For:	Provided:	If you need to claim:
<p>a single payment as shown on your schedule of cover</p>	<p>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</p> <ul style="list-style-type: none"> • death. • 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. • 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*. 	<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 65 and claiming permanent disablement. • you are not claiming for more than one of the benefits that is a result of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

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 employment or occupation, 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 14)
- any payment for permanent disablement when your age is under eighteen (18) or over sixty five (65) at the time of the incident

If there is a natural disaster while you are away (Policy B Section 8)

We will pay:	For:	Provided:	If you need to claim:
<p>up to amount shown on your schedule of cover</p>	<ul style="list-style-type: none"> reasonable additional costs of travel and accommodation with 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. you are not claiming for a known event. <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 14).
- any amounts recoverable from any other source.
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss specified in this policy.
- any claim where the fire, flood, earthquake, storm, lightning, explosion or hurricane had already happened before you left home.
- any claim as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO).
- any claim due to FCO, government or local advice relating to any infectious disease including Covid-19.

If you are mugged or hijacked (Policy B Section 9)

We will pay:	For:	Provided:	If you need to claim:
<p>up to amount shown on your schedule of cover</p> <p>up to amount shown on your schedule of cover</p>	<p>each full 24 hour period you are:</p> <ul style="list-style-type: none"> hospitalised following a mugging attack. 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. 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. 	<p>Download a claim for either medical expenses / and possessions (if applicable) and complete to the best of your ability.</p> <p>Claims will need to be supported by a written report from the appropriate authorities.</p>

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

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

If you need additional pet care due to a delay on your return (Policy B Section 10)

We will pay:	For:	Provided:	If you need to claim:
<p>up to amount shown on your schedule of cover</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 will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to the claims office along with your original booking confirmation and receipts for all expenses made.</p>

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

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

Withdrawal of Services (Policy B Section 11)

We will pay:	For:	Provided:	If you need to claim:
<p>up to amount shown on your schedule of cover</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>

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

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

We will pay:	For:	Provided:	If you need to claim:
<p>up to amount shown on your schedule of cover</p> <p>and 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 your legal expenses indemnity is paid as a loan for all persons insured to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this loan back to us out of any compensation you receive. • 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. • 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, a friend or travelling companion, whether insured by us or another provider. • the claim is not due to damage to any mechanically propelled vehicle. • the claim is not pursued in more than one country. • the claim is reported to us and/or our appointed representative within 3 months after the incident which led to the claim. • you take all reasonable steps to keep any costs as low as possible. • costs do not relate to fines or damages awarded to punish the person responsible rather than to compensate for any losses. 	<p><i>If you have an accident abroad and require legal advice you should contact:</i></p> <p><i>Penningtons Manches LLP</i> <i>31 Chertsey Street, Guildford, Surrey,</i> <i>GU1 4HD</i></p> <p><i>They will arrange for up to thirty minutes of free advice to be given to you by a lawyer.</i> <i>To obtain this service you should telephone:</i> <i>0345 241 1875</i></p> <p><i>Opening Hours Mon – Fri 8:30am -7pm</i></p>

Choosing an appointed representative.

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

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

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 21 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 a beginner skier do not undertake a black run).

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown on your schedule of cover</p> <p>single article limit as shown on your schedule of cover</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p> <p>up to the amount shown on your schedule of cover</p> <p>up to the amount shown on your schedule of cover</p>	<ul style="list-style-type: none"> at our option to repair or replace any ski 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. 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 24 hours from the time you arrived at your trip destination. the loss of use of your ski pass following your injury or illness during your trip. 	<ul style="list-style-type: none"> you have complied with the carrier's conditions of carriage. 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 or ski equipment damaged whilst in use. 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. 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>For all loss or damage claims during transit: 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. Please then return the damaged items to: The Recoveries Department at Policy Holder Claims 2nd Floor, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p>
<p>up to the amount shown on your schedule of cover</p>	<ul style="list-style-type: none"> each <i>full 24 hour period</i> 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 during the peak season for the ski resort you are skiing/snowboarding in. you have obtained a letter from the local ski school or ski resort management stating the reason for closure, the date, time of the closure and the date and time it re-opened. 	<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>up to the amount shown on your schedule of cover</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. 	<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>

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.policyholderclaims.co.uk under 'The forms you may need' section.

No cover is provided under this winter sports extension for:

- anything mentioned in the conditions and exclusions (page 14).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort
- you are not otherwise insured for this incident.
- any claim where you are over 64 years of age.
- 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 the amount shown on your schedule of cover</p> <p>Single article limit - £200</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p> <p>up to £10 per 24 hours up to a maximum of £200 in total.</p>	<ul style="list-style-type: none"> at our option to repair or replace any golf equipment that is damaged whilst on your trip, up to the original purchase price of the item, less and allowance for age, wear and tear. 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. 	<ul style="list-style-type: none"> you have complied with the carrier's conditions of carriage you have notified your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss. 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, or golf equipment damaged whilst in use. 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. 	<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>Please then return the damaged items to:</p>
<p>up to £25 per 24 hours up to a maximum of £200 in total</p>	<ul style="list-style-type: none"> the loss of green fees should the pre-booked course become unplayable due to adverse weather conditions. 	<ul style="list-style-type: none"> the course is closed by a club official and you have confirmation in writing. 	<p>The Recoveries Department at Policy Holder Claims 2nd Floor, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p>
<p>up to £50</p>	<ul style="list-style-type: none"> costs incurred following you achieving a hole in one 	<ul style="list-style-type: none"> you have confirmation in writing from the club secretary and your playing partner. you have kept all receipts for these items and send them in to us with your claim. 	<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>

BE AWARE! The golf extension 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.policyholderclaims.co.uk under 'The forms you may need' section.

No cover is provided under this golf extension for:

- anything mentioned in the conditions and exclusions (page 14).
- any intentional damage to golf equipment.
- your golf equipment being taken from any unattended vehicle between the hours of 8:00pm and 8:00am local time or at any other time unless the vehicle has been secured from unauthorised entry and the golf equipment has been hidden from view and there is evidence that entry to the vehicle 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 want to make a claim:
<p>up to the amount shown on your schedule of cover</p>	<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. 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. 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. 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. 	<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>For all losses: you should report to the Police as soon as possible, within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p>you should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>Obtain written confirmation from your mechanic or the public transport provider that shows the reason for your delay.</p> <p>You will need to obtain independent confirmation of the circumstances.</p> <p>You can provide a written report confirming the length of confinement with your cabin during your trip.</p> <p>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 £100 per 24hrs up to a maximum of £1,000 for cabin confinement</p>	<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. 		
<p>Up to £100 per port up to a maximum of £500 for cruise itinerary changes</p>	<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. 		
<p>Up to £500 for unused cruise excursions</p>	<ul style="list-style-type: none"> if you are unable to use your pre-booked cruise excursions due to being confined to your cabin or hospital on the ship due to illness or injury during the trip. 		

BE AWARE!

No cover is provided under this cruise extension for:

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

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown on your schedule of cover</p>	<ul style="list-style-type: none"> the 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, being summoned for jury service, subpoenaed as a witness at a court of law, or the requirements of H.M. Forces. (This cover only applies for cancellation of a wedding). 	<ul style="list-style-type: none"> cancellation is caused by your, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy or HM forces requirements. 	<p>Please telephone our claims department:</p>
<p>up to the amount shown on your schedule of cover (maximum of 2 rings)</p>	<ul style="list-style-type: none"> the loss or theft of wedding rings whilst on your trip. 	<ul style="list-style-type: none"> the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing. 	<p>+44 (0) 208 103 8250</p>
<p>up to the amount shown on your schedule of cover (per couple)</p>	<ul style="list-style-type: none"> the loss or theft of wedding gifts given to the couple in resort. 	<ul style="list-style-type: none"> 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. 	<p>where they can send you the appropriate claim form and advise you what documentation to send in.</p>
<p>up to the amount shown on your schedule of cover (per couple)</p>	<ul style="list-style-type: none"> wedding photographs or video recordings to: <i>either</i> pay for the cost of reprinting lost or damaged photographs and/or video recordings specifically taken for the wedding up to 14 days after the wedding or up to the expiry of the policy, whichever is the first. <i>or</i> additional costs to book a replacement photographer of a similar standard to the original to take photographs and/or video recordings specifically for the wedding on your original trip, following the death, injury, illness or due to unforeseen unavoidable transport problems which prevented the original photographer from fulfilling their contract. 	<ul style="list-style-type: none"> cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office against "All Travel" or "All but Essential Travel". 	<p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased/hired.</p>
<p>up to the amount shown on your schedule of cover (per couple)</p>	<ul style="list-style-type: none"> the loss of wedding attire and to cover:- <i>either</i> the cost of repair of the wedding dress, suit, shoes and the like which were bought specifically for the wedding if the items are damaged during the period of insurance, <i>or</i> replace with a similar wedding dress, suit, shoes and the like, make up, hairstyling and flowers up to the same value of items lost if the items are lost during the period of insurance. 	<ul style="list-style-type: none"> you have obtained a written report from the appropriate authorities confirming the loss or damage. damage was not during transit and not shipped as freight/under a bill of lading 	<p>Please then return the damaged items to:</p>
<p>up to the amount shown on your schedule of cover (per couple)</p>	<ul style="list-style-type: none"> the loss of wedding attire and to cover:- <i>either</i> the cost of repair of the wedding dress, suit, shoes and the like which were bought specifically for the wedding if the items are damaged during the period of insurance, <i>or</i> replace with a similar wedding dress, suit, shoes and the like, make up, hairstyling and flowers up to the same value of items lost if the items are lost during the period of insurance. 	<ul style="list-style-type: none"> you have a police report confirming the loss and kept all receipts for any incurred costs 	<p>The Recoveries Department at Policy Holder Claims 2nd Floor, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p>
<p>up to the amount shown on your schedule of cover (per couple)</p>	<ul style="list-style-type: none"> loss or damage to cakes or flowers directly relating to the wedding. 	<ul style="list-style-type: none"> you are able to provide proof of ownership/purchase for items over £50 	<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 the amount shown on your schedule of cover (per couple)</p>	<ul style="list-style-type: none"> the costs or re-booking reasonable cars and/or transport for your wedding day. 	<ul style="list-style-type: none"> the wedding rings, photographs or recordings were not left unattended other than in a safe, in your locked trip accommodation 	
		<ul style="list-style-type: none"> your wedding rings were not lost/stolen from suitcases, trunks, bags (including checked in luggage/bags stored in overhead compartment. 	
		<ul style="list-style-type: none"> the attire and gifts were not left unattended other than locked securely in your booked accommodation. 	
		<ul style="list-style-type: none"> you can provide us with written confirmation for the car/transport company confirming that they were unable to make their booking. 	
		<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 electrical or mechanical breakdown. 	

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.policyholderclaims.co.uk under 'The forms you may need' section.

No cover is provided under this wedding extension for:

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

ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

Unlike other policies we cover many sports and activities as standard; **no additional premium is required for activities listed in Activity Pack 1. We have categorised the activities that are not covered as standard into seven further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary.** (All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated). Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events – unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy. Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim. If you are unsure please do not hesitate to contact us on 0343 658 0371 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 - Organised Amateur Match, Frisbee (recreational), Golf, Handball - Practice and Training, Highland games, Horse Riding (No Jumping), *Hot Air Ballooning*, Indoor Skating (not ice), *Jet Boating, Jet Skiing*, Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, *Rafting (White Water Grades 1-3)*, Re-Enactment, *Rifle Range*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, *Rowing (inshore –recreational)*, Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), *Scuba Diving (not solo, up to maximum 30m)*, Segway (supervised, non-competitive), Snorkelling (inside marked areas and / or with lifeguard present), Softball, Squash, Stoolball, Swimming (inside marked areas and / or with lifeguard present), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (inside marked areas and / or with lifeguard present), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, *Tubing*, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), Yachting (Inshore – crewing), Yoga.

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

Activity Pack 3 - Additional Premium required (in addition to the activities listed under Pack 1 & 2) – Included upon payment of winter sports premium Adventure Racing (up to 12 hours), American Football Amateur Match - (Organised & with Safety Equipment), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), *Canoeing/Kayaking (White Water Grade 4)*, Canyoning, *Cat Skiing*, Equestrian, *Flying (Crew/Pilot), Flying Helicopter (Pilot)*, Gaelic Football (Amateur Match), Glacier Walking, *Gliding (non-competitive), Go Karting*, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Fishing, Kick Sledding, Land Skiing, Langlauf, Modern Pentathlon, Mono-Skiing, Mountain Boarding, Octopush, *Off Road Motorcycling (up to 250cc)*, Off-piste skiing/snowboarding (with guide), Passenger Sledge, *Power Boating (inshore)*, Power lifting, *Quad Bikes (Providing you wear a helmet), Rafting (White Water Grade 4), River Tubing*, Rodeo, Roller Derby (Safety equipment must be worn), Roller Hockey, Rugby (Amateur Match), Sand Boarding, *Sand Dune Surfing/Skiing*, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Nordic/Cross Country, Sledding/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – outside marked areas and / or without lifeguard present, Snow Biking, *Snow Mobile/Ski Doos*, 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 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 pools only, Jousting, Kite-Boarding/Surfing, *Motorised Buggyng*, Mountain Biking (up to 3,000m), *Paragliding, Paramotoring, Parascending (over land), Roller Skating (24 hour relay)*, Ski Biking, Ski Blading /Snow Blading, Skiing – Snowcat, *Snow Karting, Snow Surfing*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3,000m) Wake Boarding, *Water Skiing (Jumping)*.

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

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

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

Activity Pack 8 - Additional Premium required (in addition to the activities listed under Pack 1-7) Adventure Racing (up to 48 hours), *Airboarding*, Alligator Wrestling, Bobsleigh, Bouldering, Boxing – Amateur Fight (Head Guard must be worn), Bull Running, Climbing (Rock & Ice – Harnessed up to 6,000m), 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 Skydive (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)*.

For Sections A1, B1-B11 & B13-B16	Section B12 – Legal Expenses Claims	For Section G1 – Gadget Claims
<p>Please visit www.policyholderclaims.co.uk to download a claim form. You can also email claims@policyholderclaims.co.uk or call 0208 103 8250 Open 8am - 8pm Weekdays, 9am - 5pm Saturday and Sunday</p>	<p>If you have an accident abroad and require legal advice you should contact: Penningtons Manches LLP Open 8:30am – 7pm Weekdays To obtain this service you should telephone +44 (0) 345 241 1875</p>	<p>Please Contact: Trent - Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire GL7 1XD Telephone: 01285 626020 Email: claims@trent-services.co.uk Fax: 01285 626031</p>

You need to:	
<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> 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:	
<ul style="list-style-type: none"> make your policy void where a false declaration is made or any claim is found to be fraudulent, as detailed on page 11. 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. 	<ul style="list-style-type: none"> cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip under a single trip policy. 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, the Channel Islands or BFPO.

DATA PROTECTION ACT – PERSONAL INFORMATION

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, 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. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager’s attention in writing: The Claims Manager, Travel Claims 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 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/>

If your complaint is regarding the selling of your policies please contact: The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ or email admin@rockinsurance.com

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, 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.financial-ombudsman.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 tifgroup-assistance are trading names of Travel Insurance Facilities plc.



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

Section G1 – Limits stated are on a per claim basis and are not cumulative across the period of insurance, unless otherwise stated.

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 police 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:

1. Repairs or any other costs for:
 - a. cleaning, inspection, routine servicing or maintenance;
 - b. Loss or damage arising from a manufacturer's defect or recall of the **electronic equipment**;
 - c. replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - d. any repairs carried out without prior authorisation from **us**;
 - e. wear and tear to the **electronic equipment** and/or gradual deterioration of performance;
 - f. **Cosmetic damage**.
2. Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
3. 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**.
4. 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.
5. Any claim arising whilst **you** are not on **holiday**.
6. 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.
7. 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**.
8. **Accidental damage, theft, breakdown** or liquid damage to **accessories** of any kind.

9. 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.
10. Reconnection costs or subscription fees of any kind.
11. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
12. Items purchased from an on-line auction site unless from a **UK** VAT registered company.
13. 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.
14. Any other costs that arise directly or indirectly from the event which led to **your** claim unless specifically stated in this policy.
15. Liability of whatsoever nature arising from ownership or use of the **electronic equipment**, including any illness or injury resulting from it.
16. Value Added Tax (VAT) where **you** are registered with HM Revenue & Customs for VAT.
17. 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.
18. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
19. 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.
20. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
21. Claims for any **electronic equipment** used in connection with **your** profession or trade.
22. Any **electronic equipment** more specifically insured elsewhere.
23. 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.
24. 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.
25. 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:
 - (a) Infectious or contagious disease;
 - (b) any fear or threat of (a) above; or
 - (c) 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.
26. 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.
27. Any loss or damage which occurred prior to the commencement of this insurance.

POLICY CONDITIONS AND LIMITATIONS

1. 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.
2. 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.
3. 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**.
4. 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.
5. **You** must take reasonable care to:
 - a) supply accurate and complete answers to all the questions Rock Insurance Services may ask as part of **Your** application for cover under the policy
 - b) to make sure that all information supplied as part of **Your** application for cover is true and correct
 - c) 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.

6. of the act may mean that **your** policy is invalid and that it does not operate in the event of a claim.
7. **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.
8. **You** must take all precautions to prevent any damage to **your electronic equipment**.
9. 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.
10. **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.
11. This cover is limited to one replacement per insured item per **period of insurance**.
12. Cover for **your electronic equipment** applies to **you** as the person who purchased the policy and **your immediate family**.
13. 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.

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.

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.

UK GENERAL INSURANCE LTD PRIVACY NOTICE

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