

YOUR TRAVEL INSURANCE POLICY

Reference Number: Insurefor MSM I41605/I41606

INTRODUCTION TO YOUR POLICY

This policy has been arranged by Rock Cover Services Limited (R.C.S.) on behalf of Rock Insurance Services Limited. R.C.S. is an Appointed Representative of Rock Insurance Services Limited who administers this policy and collects and holds premium as agents of the Insurers. Both companies are authorised and regulated by the Financial Conduct Authority (FCA). R.C.S.'s registration number is 529380, and Rock Insurance Services' registration number is 300317. You can check the regulatory status of either company by visiting <http://www.fca.org/register> or by calling 0800 111 6768.

Benefits under this policy are provided by EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre (Reference number 451 366 405) acting through its Irish office (trading as EUROP ASSISTANCE S.A. Irish Branch) whose principal establishment is located at 4th Floor, 4-8 Eden Quay, Dublin 1, D01N5W8, Ireland, registered in the Irish Companies Registration Office under number 907089.

Europ Assistance S.A. (trading as Europ Assistance S.A. Irish Branch) is regulated in France by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) of 61 rue Taitbout, 75436 Paris Cedex 09, France. Europ Assistance S.A. Irish Branch conducts business in Ireland in accordance with the Code of Conduct for Insurance Undertakings published by the Central Bank of Ireland

You will not receive advice or a recommendation in connection with the purchase of this insurance. You will need to make your own choice about the policy.

You may cancel this policy within 14 days from either the date of purchase or receipt of **your certificate** of insurance, whichever is later, provided that **you** have not already travelled or made a claim. If **you** do decide to cancel the policy then **your** premium will be refunded in full, provided that **you** have not travelled, no claims have been made and no incidents have occurred that may give rise to a claim.

If you are unsure about any aspect of this policy wording please contact us using the telephone number on your certificate of insurance.

When buying, renewing or altering **your** insurance at any time, **you** must take reasonable care to answer questions fully and accurately, and to ensure that any information **you** provide is not misleading. If **you** do not do so, **your** Insurer may cancel **your** policy from inception. An example of this could be the medical history of a **close relative** or other person that may cause **you** to cancel or cut short **your trip**. If **you** are unsure whether or not information is relevant, please do not hesitate to call **us**.

ELIGIBILITY CRITERIA

You will only be eligible to take out this insurance if:

- **You** reside in the **UK** and have done so for at least 6 months of the last 12;
- **You** are in the **UK** at the time **you** purchase the policy;
- **You** are under the age of 56 when **you** purchase a **single trip policy** or **annual multi-trip policy**;

PERIOD OF INSURANCE

The period shown on the **certificate**. Subject to:

Single Trip policies: Cancellation cover starts when **you** purchase this insurance or when **you** book **your trip**, whichever is the later. Cover for all other Sections applies for the duration of **your trip**, as stated on the **certificate**, and for which **you** have paid the appropriate premium up to a maximum of 365 days.

Annual Multi-Trip policies: Cover applies as for **single trip policies** however, the **period of insurance** is for 12 months during which **you** are covered for each **trip you** book and undertake within that period, providing each **trip** does not exceed 31 consecutive days. Please refer to the definition of **trip** for conditions on **trip** limits.

- Note: Dependent children can travel independently of the main insured persons, provided they are accompanied at all times by a **responsible adult**.

One Way Trips: The **period of insurance** will cease upon whichever occurs first of the following:

- when **you** first leave immigration control in the country of **your** final ticketed and declared destination
- the expiry of the period of cover subject to a maximum of 7 consecutive days beyond arrival date of **your** final ticketed and declared destination.

Note: If **you** travel for more than the number of days for which **you** have paid for cover, **you** will not be covered after the last day for which **you** have paid.

There is no cover under the section 5 Cancellation & Curtailment of this policy outside the **period of insurance**. However, if **you** have an **annual multi-trip** policy then for holidays booked during the 12 month period and that start after the end of the 12 month period **we** will provide cancellation cover until the policy ends. For continuous cover please ensure **your** policy is renewed. Legal advice continues to apply for up to 7 days after **you** return **home**.

IMPORTANT CONTACT NUMBERS

IN AN EMERGENCY TELEPHONE THE 24 HOUR ASSISTANCE SERVICE STATING YOUR NAME AND POLICY NUMBER

MEDICAL EMERGENCY & REPATRIATION	00 44 (0) 343 658 0342 or 00 44 (0) 1293 652842
Travel Helpline	0343 658 0371
Travel Claims	0343 658 0345
Legal Advice & Legal Expense Claims	0343 658 0348

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YOUR TRAVEL INSURANCE POLICY

This policy document provides **you** with the terms, conditions and exclusions of the insurance cover, together with information that will help **you** in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless **you** have paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of **your** policy while general exclusions, conditions and notes will apply to the whole of **your** policy.

Please read this document and your certificate very carefully to ensure you understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets your requirements.

Cooling Off Period: Unless **your trip** will be completed within 14 days of buying this insurance, **you** have the right to cancel **your** policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **you** any premium **you** have paid and will recover from **you** any payments **we** have made.

Please keep this document in a safe place and take it with you when you travel in case you need assistance or need to make a claim. If you have any questions or are in any doubt about the cover provided please call our travel helpline as quoted on your certificate of insurance.

Please quote the correct reference number below relating to the insurance policy you have purchased:

For single trip policies, please quote I41605

For annual multi-trip policies, please quote I41606

YOUR TRAVEL POLICY

We will provide the services and benefits described in this policy:

- during the **period of insurance**
- within the **geographical limits**
- subject to the **limits of cover**, and all other terms, conditions and exclusions contained in this policy
- to persons who habitually reside in the **UK** (i.e. have their main **home** in the **UK** and have not spent more than 6 months abroad in the year prior to purchasing the policy)
- following payment of the appropriate premium for the level of cover selected.

In order for this policy to be valid, **you** must purchase this policy before the start of **your** intended **trip** and before **you** leave **your** home country.

IMPORTANT NOTES

<p>• Medical Emergency: In the event of a medical emergency you must contact us as soon as possible. You MUST contact us before incurring expenses in excess of £500. If you are physically prevented from contacting us immediately, you or someone on your behalf must contact us within 48 hours.</p>
<p>• Emergency Medical Expenses: This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.</p>
<p>• Health: This policy contains restrictions regarding pre-existing medical conditions, which will not be covered please refer to the IMPORTANT - MEDICAL HEALTH DECLARATION section.</p>
<p>• Cancellation & Curtailment cover: It is important to note that the policy contains conditions and exclusions in relation to non-insured travelling companions, close relatives or persons with whom you intend to stay whilst on your trip. Please refer to the 'Important Limitations - Cancellation & Curtailment Cover' section for full details.</p>
<p>• Age Limits: All insured persons must be under the age of 56 for single trip policies and annual multi-trip policies at the date of purchase of insurance.</p>
<p>• Residency Limits: You must be a UK resident to be eligible for this insurance and have lived in the UK for at least 6 months during the last year.</p>
<p>• Trip Limits: Please refer to the definition of the word 'trip' in the Definitions for trip limits. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. The policy must be purchased before departure from your home country. Trips must commence and end in your home country and a return ticket must have been booked prior to departure. If you have purchased a one way trip a return ticket is not required but the cover is limited, please see the Definitions.</p>
<p>• Pregnancy & Childbirth: Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 1 for unforeseen bodily injury or illness. Pregnancy and childbirth are not considered to be either an illness or injury. Cover is ONLY provided under Sections 1 3, 4 and 5 of this policy for claims arising from complications of pregnancy and childbirth. Please make sure you read the definition of complications of pregnancy and childbirth given under the Definitions.</p>
<p>• Third Party Liability: If you use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter), sail or powered boat, or an aircraft, no liability cover will apply under this policy and you must ensure that you have cover for third party injury or property damage in place.</p>
<p>• Policy Limits: Most Sections of your policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one item or for valuables in total. You are advised to check your policy.</p>

<ul style="list-style-type: none"> • Policy Excesses: Under most Sections of the policy, claims will be subject to an Excess. This means that you will be responsible for paying the first part of the claim per insured person each and every incident, each and every section of cover. A definition of policy excess is in the Definitions.
<ul style="list-style-type: none"> • Reasonable Care: You need to take all reasonable care to protect yourself and your property, as you would if you were not insured.
<ul style="list-style-type: none"> • Cruise Holidays: You are only covered for cruise holidays if you have purchased the optional Cruise upgrade.

GEOGRAPHICAL LIMITS

UK	England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man.
Limited Europe	The continent of Europe (restricted), including all countries west of the Ural Mountains, islands in the Mediterranean, Madeira, the Azores and Iceland but not including Spain, the Canary Islands, Turkey, Cyprus, Malta, Switzerland, Egypt, Israel, Morocco and Tunisia.
Whole of Europe	The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, Madeira, the Azores and Iceland but not including Egypt, Israel, Morocco and Tunisia.
Limited Worldwide	Anywhere in the world, excluding USA, Canada and the Caribbean.
Worldwide	Anywhere in the world.
Please note: No cover is provided to countries where the Foreign and Commonwealth Office have advised against all travel, or all but essential travel.	

DEFINITIONS

Wherever the following words and phrases appear in bold throughout this policy they will have the following meanings:

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, **loss of limb**, **loss of sight** or the **permanent total disablement** of an **insured person**.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Certificate: The validation page issued with this policy which sets out the names of the **insured persons**, the **geographical limits**, the **period of insurance** and any other special terms and conditions.

Child/Children: An **insured person** or persons aged under 18 years of age on the commencement date of the **period of insurance**.

Close Relative: Spouse, civil partner or common law partner, parent, parent-in-law, step-parent, legal guardian, **children** (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an **insured person**.

Civil unrest: Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Complications of Pregnancy and Childbirth: Toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Curtailement: Abandoning or cutting short **your trip** by direct return to **your home**, earlier than the scheduled return.

Dependent Children: **Your** biological, step, adopted or foster **children**. Please note for **annual multi-trip policies dependent children** can travel independently of the main **insured persons**, provided they are accompanied at all times by a **responsible adult**.

Family: The main **insured person**, his/her spouse, Civil Partner or Common Law Partner, and up to four of their **dependent children** under 18 years of age (in fulltime education and residing with them). For **annual multi-trip policies**, each insured adult can travel independently. All members of the **family** must live at the same address.

Geographical Limits: The countries of the Area for which **you** have paid the appropriate premium as specified on the **certificate** of insurance, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel. Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within **your** country of departure once **you** commence **your trip**, and during **your** return journey to **your home**. **You** will be covered when travelling by recognised **public transport** between countries, but not if **you** are being paid to crew a private motor or sailing vessel or are travelling by private plane.

Golf Equipment: Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Hijack: The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger

Home: **Your** principal place of residence in the **UK**.

Home Country: The **UK** (Great Britain, Northern Ireland and the Isle of Man excluding the Channel Islands).

Insured Person: Each person named on the **certificate** for whom the appropriate premium has been paid, and at the date of purchase of insurance is under the age of 56 for **single trip policies** and **annual multi-trip policies**.

Limits of Cover: Unless stated to the contrary, **our** maximum liability in any one **period of insurance** is limited to the amount stated in each section, per each insured person.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable **loss of sight** in one or both eyes. This is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what **you** should see at 60 feet.)

Manual Work: Work involving manual labour. Cover excludes interaction with wild animals of any kind.

Medical Condition: Any medical or psychological disease, sickness, condition, illness or injury.

Medical Health Declaration: Medical information that needs to be declared to **us** before each **period of insurance** by any **insured person** who has suffered from a **pre-existing medical condition**.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided who is not related to **you** or any travelling companion.

Money: Sterling, foreign currency and travellers cheques.

One Way Trip: Purchasing a ticket for a single direction of travel with no intention of returning to the **home country** within the **period of insurance**.

Pair or Set: A number of items of **personal luggage** considered as being similar or complementary to one another or used together.

Period of Insurance: The period shown on the **certificate**. Subject to:

Single Trip policies: Cancellation cover starts when **you** purchase this insurance or when **you** book **your trip**, whichever is the later. Cover for all other Sections applies for the duration of **your trip**, as stated on the **certificate**, and for which **you** have paid the appropriate premium up to a maximum of 365 days.

Annual Multi-Trip policies: Cover applies as for **single trip policies** however, the **period of insurance** is for 12 months during which **you** are covered for each **trip you** book and undertake within that period, providing each **trip** does not exceed 31 consecutive days. Please refer to the definition of **trip** for conditions on **trip** limits.

- Note: Dependent children can travel independently of the main insured persons, provided they are accompanied at all times by a **responsible adult**.

One Way Trips: The **period of insurance** will cease upon whichever occurs first of the following:

- when **you** first leave immigration control in the country of **your** final ticketed and declared destination
- the expiry of the period of cover subject to a maximum of 7 consecutive days beyond arrival date of **your** final ticketed and declared destination.

Note: If **you** travel for more than the number of days for which **you** have paid for cover, **you** will not be covered after the last day for which **you** have paid.

There is no cover under the section 5 Cancellation & Curtailment of this policy outside the **period of insurance**. However, if **you** have an **annual multi-trip policy** then for holidays booked during the 12 month period and that start after the end of the 12 month period **we** will provide cancellation cover until the policy ends. For continuous cover please ensure **your** policy is renewed. Legal advice continues to apply for up to 7 days after **you** return **home**.

Permanent Total Disablement: which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent specialist, entirely prevent **you** from engaging in, or giving any attention to, any and every business or occupation for the remainder of **your** life.

Personal Luggage: Items usually carried or worn by travellers for their individual use during a **trip**.

- Note 1: Items hired to **you**, and all items loaned or entrusted to **you** are excluded (other than **ski equipment** and **golf equipment** where **you** have paid the appropriate additional premium.)
- Note 2: This travel insurance is not intended to cover expensive items for which **you** should take out full Personal Possessions insurance under **your home** contents policy.

Policy Excess: The first amount payable per insured person, each and every incident, each and every section of cover, where the **policy excess** applies. The **policy excess** is reduced to nil when **you** have paid the premium for Excess Waiver except where stated.

- Note 1: In the event of an injury occurring as a result of voluntary **manual work**, the **policy excess** under the section Medical Emergency & Repatriation will be increased to £250 and the application of the Excess Waiver will not delete this increased excess.

Pre-existing Medical Condition:

1. Any **medical condition** where **you** have been prescribed medication, including repeat prescriptions, or received treatment or attended a GP or a specialist as an outpatient or inpatient in the last 2 years or for which **you** are currently on a waiting list for treatment or investigation;
2. Any terminal illness or any heart, heart-related or circulatory condition; or any respiratory condition; any stress, anxiety, depression or any other psychological condition; any cancerous condition; or any cerebral condition.

Public Transport: A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

Redundancy, Redundant: **You** becoming unemployed under the Protection of Employment Act. **You** must have been given a Notice of Redundancy and qualify for payment under the current **redundancy** payments legislation.

The following are not included in the definition:

- Any employment which has not been continuous and with the same employer;
- Any employment which is not on a permanent basis;
- Any employment which is on a short term fixed contract;
- Any instance where **you** had reason to believe that **you** would be made **redundant** at the time of booking **your trip**.

Resident: **You** are within **your home country** and have been for at least six months prior to the time of arranging this insurance.

Responsible Adult: A person who is aged over 18, and who is at least 5 years older than any **child** insured on the policy and who takes legal responsibility for the actions of that **child**.

Secure Luggage Area: Any of the following:

- The locked dashboard, boot or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats;
- The fixed storage units of a motorised or towed caravan;
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Ski Equipment: Skis, ski-bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots, owned or hired by **you**.

Special Sports and Activities: The activities listed under the **special sports & activities** cover section of this policy.

Strike or Industrial Action: Any form of **industrial action**, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, passports and visas.

Trip: A journey starting and ending in the **UK**, within the countries of the **geographical limits**, during the **period of insurance**:

Single Trip policies: the maximum number of days for which **you** have paid the appropriate premium up to a maximum of 365 days;

Annual Multi-Trip policies: a maximum of 31 consecutive days which take place entirely during the **period of insurance** (or continue into the next **period of insurance** if **your** contract is renewed with **us**, and is in force at the time of any incident resulting in a claim). **NO COVER WILL APPLY ONCE YOU HAVE EXCEEDED THE 31 DAYS PER TRIP LIMIT.**

UK: Great Britain, Northern Ireland and the Isle of Man (excluding the Channel Islands).

Unattended: When **you** cannot see and are not close enough to **your** property or vehicle to prevent unauthorised interference or theft of **your** property or vehicle.

Valuables: Cameras, photographic and video equipment, and associated equipment of any kind; computer hardware and software; games consoles, accessories and games; personal organisers; mobile telephones; smart phones; televisions; portable audio equipment and all associated discs and accessories; spectacles; prescription sunglasses; telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

Walking Aids: Walking sticks, zimmer frames, walkers and non-motorised walking frames designed to improve the **insured person's** mobility.

We, Our or Us: EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre under number 451 366 405 acting through its Irish office (trading as EUROP ASSISTANCE S.A. Irish Branch) whose principal establishment is located at 4th Floor, 4-8 Eden Quay, Dublin 1, D01N5W8, Ireland, registered in the Irish Companies Registration Office under number 907089.

Winter Sports: The activities listed under the optional **winter sports** cover section of this policy.

You/Your: Each person named on the **certificate** for whom the appropriate premium has been paid, and at the date of purchase of insurance is under the age of 56 for **single trip policies** and **annual multi-trip policies**.

IMPORTANT – MEDICAL HEALTH DECLARATION

This travel insurance operates on the basis that all **insured persons** are not travelling against medical advice nor with the intention of obtaining medical treatment abroad. The insurance will NOT cover **you** if **you** have any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which **you** are awaiting investigations/consultations, or awaiting results of investigations, or where the underlying cause of the symptoms has not been established).

No claim arising directly or indirectly from any pre-existing medical condition affecting any person travelling under this insurance will be covered.

For the purposes of this insurance, a pre-existing medical condition is considered to be:

- **1. Any medical condition where you have been prescribed medication, including repeat prescriptions, or received treatment or attended a GP or a specialist as an outpatient or inpatient in the last 2 years or for which you are currently on a waiting list for treatment or investigation;**
- **2. Any terminal illness or any heart, heart-related or circulatory condition; or any respiratory condition; any stress, anxiety, depression or any other psychological condition; any cancerous condition; or any cerebral condition.**

CANCELLATION AND CURTAILMENT COVER

It is important to note that the policy contains conditions and exclusions relating to non-insured travelling companions, close relatives or persons with whom **you** intend to stay whilst on **your trip** in the event of any need to cancel or curtail a **trip**.

Please refer to Important Limitations - Cancellation & Curtailment Cover.

EMERGENCY MEDICAL CONTACT PROCEDURE

IN AN EMERGENCY CONTACT THE 24 HOUR EMERGENCY ASSISTANCE TEAM ON 00 44 (0) 343 658 0342 or 00 44 (0) 1293 652842

Have **your** policy number to hand and a phone number where **we** can contact **you**.

To comply with the terms and conditions of the insurance **you** must obtain **our** prior authorisation before incurring any expenses over £500, if **you** are physically prevented from contacting **us** immediately, **you** or someone on **your** behalf must contact **us** within 48 hours.

RECIPROCAL HEALTH AGREEMENTS

If **you** are travelling to the European Union, **you** must take a European Health Insurance Card (EHIC). This can be obtained by completing a form from the Post Office or on-line at <https://www.ehic.org.uk/Internet/startApplication.do>

Please note: For claims under the section Medical Emergency & Repatriation or the section Emergency Dental Treatment, no policy excess will apply when you receive inpatient treatment at a state hospital within the EU, EEA or Switzerland if you have used the European Health Insurance Card to effectively reduce the cost of your treatment or medicines.

When **you** are travelling to Australia, **you** must register for treatment under the national Medicare scheme. Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if **you** will be receiving treatment. If **you** receive treatment before **you** enrol, Medicare benefits can be backdated. To be eligible **you** must be a **resident** of the United Kingdom and will need to show **your** British passport with an appropriate visa. If **you** do not enrol at Medicare offices **we** may reject **your** claim or limit the amount **we** pay. If **you** need treatment which cannot be carried out under Medicare **you** MUST contact **our** 24 hours Emergency Service before seeking private treatment. If **you** do not do so, **we** may reject **your** claim or limit the amount **we** pay.

If **you** hold an Irish passport **you** are entitled to free treatment as an in-patient or out-patient at a public hospital. **You** will need to show **your** passport at the hospital. For more information **you** should contact:

Health Insurance Commission, PO Box 1001, Tuggeranong, ACT 2901, Australia or visit their website at: www.hic.gov.au

IMPORTANT LIMITATIONS – CANCELLATION & CURTAILMENT COVER

This policy will NOT cover any claims under Section 5 (Cancellation or Curtailment) arising directly or indirectly from any **pre-existing medical condition** known to **you** prior to the commencement of the **period of insurance** affecting any **close relative** or travelling companion who is not insured under this policy, or person with whom **you** intend to stay whilst on **your trip** if:

- a terminal diagnosis had been received prior to the commencement of the **period of insurance**; or
- if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the **period of insurance**;

or if during the 90 days immediately prior to the commencement of the **period of insurance** they had:

- required surgery, inpatient treatment or hospital consultations; or
- required any form of treatment or prescribed medication.

You should also refer to the General Exclusions.

UPGRADES

This policy contains different levels of cover, some of which do not apply unless **you** have paid the appropriate additional premium. Any extra benefit **you** have purchased is shown on **your certificate**. Please read the wording and ensure the cover meets **your** needs.

The following upgrades can be purchased prior to the start of **your trip** unless otherwise stated.

- **Excess Waiver**

Excess is reduced to nil except where stated. (This benefit must be purchased at the same time as buying **your** policy)

Note 1: In the event of an injury occurring as a result of voluntary **manual work**, the **policy excess** under Section 1 (Medical Emergency & Repatriation) will be increased to £250 and application of Excess Waiver will not delete this increased excess.

- **Optional Cruise Cover**

Covers cruise holidays.

- **Optional Winter Sports Cover**

Covers **winter sports** (Please refer to the Optional Winter Sports Cover Section in this policy for full details).

COVER SECTIONS

SECTION 1 – MEDICAL EMERGENCY & REPATRIATION

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover for each **insured person** for the following necessarily incurred expenses incurred as a result of suffering sudden and unexpected bodily injury or illness, or death during a **trip** outside their **home country**:

- Reasonable medical expenses including **medical practitioner's** fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised **medical practitioner**.
- Up to the amount shown in the Summary of Cover for burial or cremation of a deceased **insured person** abroad; or transportation costs up to the amount shown in the Summary of Cover for returning **home** an **insured person's** body or ashes.
- Additional travelling costs to repatriate **you** home when recommended by **our** medical officer. **We** will pay for the cost of a medical escort if considered necessary.

For travel to the United States of America we will only pay for reasonable and necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare

We reserve the right to limit payment to what our medical officer deems to be reasonable.

If our medical officer advises a date when it is feasible and practical to repatriate you, but you choose instead to remain abroad, our liability to pay any further costs under this section after that date will be limited to what we would have paid if your repatriation had taken place.

What is not covered:

- a) costs in excess of £500 which have not been authorised by **us** in advance (see Important Notes);
- b) any claims arising directly or indirectly as a result of any **pre-existing medical conditions**;
- c) any pre-planned, pre-known or expected medical treatment or diagnostic procedure;
- d) treatment which, in the opinion of **our** medical officer, can reasonably be delayed until **you** return to the country of departure;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- f) any claims for costs related to pregnancy or childbirth unless the claim is certified by a **medical practitioner** as necessary due to **complications of pregnancy and childbirth**;
- g) treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by **our** medical officer;
- h) treatment for cosmetic purposes unless **our** medical officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- i) expenses incurred as a result of a tropical disease when **you** have not had the recommended inoculations and/or taken the recommended medication;
- j) any costs incurred in **your home country** other than in connection with transportation of **you to home** from abroad;
- k) any costs incurred in Australia which would have been covered by Medicare had **you** enrolled, and **you** failed to enrol in Medicare;
- l) any costs where the transportation **home** has not been arranged by **us**;
- m) any costs in respect of unused pre-paid travel costs when **we** have paid to repatriate **you**;
- n) air-sea rescue and transfer costs;
- o) the **policy excess** except where:
 - **you** have paid the Excess Waiver premium; or
 - **you** have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and **you** have used a European Health Insurance Card to effectively reduce the cost of **your** treatment or medicines;
- p) any costs incurred when engaging in **special sports & activities** unless listed in section 19 Special Sports & Activities;
- q) any costs incurred by **you** when **you** are engaging in **winter sports** unless **you** have paid the **winter sports** premium;
- r) anything mentioned in the General Exclusions.

SECTION 2- EMERGENCY DENTAL TREATMENT

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

What is not covered:

- a) the costs of any subsequent permanent or routine treatment;
- b) any pre-planned, pre-known or expected dental treatment or diagnostic procedure;
- c) treatment which, in the opinion of **our** medical officer, can reasonably be delayed until **you** return to the country of departure;
- d) any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- e) normal wear and tear;
- f) any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- g) any damage to dentures, other than whilst being worn by **you**;
- h) dental treatment involving the provision of dentures or the use of precious metals;
- i) any costs incurred in the **home country**;
- j) the **policy excess** except where:
 - **you** have paid the Excess Waiver premium; or
 - **you** have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and **you** have used a European Health Insurance Card to effectively reduce the cost of **your** treatment or medicines;
- k) any costs incurred when engaging in **special sports & activities** unless listed in section 19 Special Sports & Activities;
- l) any costs incurred by **you** when **you** are engaging in **winter sports** unless **you** have paid the **winter sports** premium;
- m) anything mentioned in the General Exclusions.

SECTION 3 – ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

What is covered:

On condition that **you** contact **us** first and **we** make all the travel arrangements, in the event of a valid claim for repatriation under the section Medical Emergency & Repatriation, **we** will pay **you** up to the amount shown in the Summary of Cover for the following:

- If **our** medical officer confirms that it is medically necessary for **you** to be accompanied on the **trip home**, and the return journey cannot take place on the original scheduled date, **we** will pay for the additional travelling costs and accommodation costs incurred by one person staying with **you** and accompanying **you** on the **trip home**.
- Additional travelling and accommodation costs arranged by **us** for one person, if medically necessary, to fly out to **you** and accompany **you home**.

- Additional travelling costs incurred in returning **home your children** under 18 years of age and insured under this policy if **you** are incapacitated and there is no other **responsible adult** to supervise them. A competent person will be provided to accompany the **children home**.

What is not covered:

- any air travel costs in excess of a return economy/tourist class ticket;
- accommodation costs other than the cost of the room;
- any claims for costs related to pregnancy or childbirth unless the claim is certified by a **medical practitioner** as necessary due to **complications of pregnancy and childbirth**;
- any claims arising directly or indirectly as a result of any **pre-existing medical conditions**, unless **you** have declared ALL **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance;
- anything mentioned in the General Exclusions.

SECTION 4 – HOSPITAL DAILY BENEFIT

What is covered:

In the event of a valid claim under the sections Medical Emergency & Repatriation and Emergency Dental Treatment, when **you** are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours, **we** will pay **you** up to the amount shown in the Summary of Cover.

What is not covered:

- any claim arising in connection with a **trip** solely within the **home country**;
- any claims for costs related to pregnancy or childbirth unless the claim is certified by a **medical practitioner** as necessary due to **complications of pregnancy and childbirth**;
- any claims arising directly or indirectly as a result of any **pre-existing medical conditions**;
- anything mentioned in the General Exclusions.

SECTION 5 – CANCELLATION & CURTAILMENT

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover for travel and accommodation costs which **you** have paid (or have contracted to pay), that **you** cannot use because **you** are unable to travel or complete the **trip**.

Either

a) **Cancellation** cover applies if **you** have booked a trip to take place within the period of insurance, but **you** are forced to cancel **your** travel plans because of one of the following, which is beyond **your** control, and of which **you** were unaware at the time **you** booked the **trip** or purchased **your** insurance, whichever was later. Please see also the section Travel Delay cover.

Or

b) **Curtailment** cover applies if **you** are forced to cut short a **trip you** have commenced, and return to the **home country**, because of one of the following which is beyond **your** control, and of which **you** were unaware at the time **you** booked the **trip** or purchased **your** insurance, whichever was later:

- Unforeseen illness, injury or death of **you**, a **close relative** or any person **you** have arranged to travel or stay with during the **trip**.
- **You** abandoning **your** trip following the cancellation of or a delay of **more than 24 hours** in the departure of **your** prebooked outward international departure, as a result of **strike or industrial action** (of which **you** were unaware at the time **you** booked the **trip**), adverse weather conditions, or mechanical breakdown or accident of or involving the vehicle in which you will be travelling.
- **You** being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- **You** being made **redundant** and **you** qualify for **redundancy** payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting **your home**, occurring during the **trip** or within 48 hours before **you** depart, when the loss relating to **your home** is in excess of £1,500 and **your** presence is required by the police in connection with such events.
- **Your** compulsory quarantine.
- Cancellation or **curtailment** of any one or more parts of the travel arrangements for the booked **trip** arising from the insolvency of any pre-booked provider.

Special conditions relating to claims

In respect of Curtailment claims **you** must obtain a medical **certificate** from the treating **medical practitioner** confirming it was necessary to return **home** prior to the scheduled return date of the **trip** in the event of unforeseen illness or injury. **You** must also have **our** prior approval.

In the event of **curtailment**, **you** must contact **us** first and allow **us** to make all the necessary travel arrangements.

If, at the time of requesting **our** assistance in the event of a **curtailment** claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of **you**, a close relative, travelling companion or person with whom **you** have arranged to stay whilst on **your trip**, **we** will make all necessary arrangements at **your** cost and arrange appropriate reimbursement as soon as the claim has been validated.

For Cancellation claims **you** must notify the **carrier** or travel agent immediately if **you** know the **trip** is to be cancelled, to minimise **your** loss as far as possible. If **you** fail to notify the **carrier** or travel agent immediately that it is found necessary to cancel the **trip**, **our** liability shall be restricted to the cancellation charges that would have applied had failure to notify the **carrier** or travel agent not occurred.

If **you** cancel the **trip** due to unforeseen illness or injury **you** must provide a medical **certificate** from the treating General Practitioner (GP) stating that this prevented **you** from travelling.

If **your** outward international flight, sea-crossing, coach or train journey is cancelled by the **carrier**, **you** must produce to **us** written documentation provided by the **carrier**, specifying the reason for the cancellation.

If **you** cancel or curtail **your trip** because **your** presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting **your home** during **your trip**, **you** must produce to **us** written documentation from the police confirming that the loss or damage occurred during the **trip** - otherwise no claim will be paid. **Curtailment** claims will be calculated from the date of return to **your home country**.

What is not covered:

- disinclination to travel or continue travelling, unless **your** change of travel plans is caused by one of the circumstances listed under **What is covered**;
 - any claim arising directly or indirectly from a known **pre-existing medical condition** affecting **you**;
 - any claim arising directly or indirectly from a **pre-existing medical condition**, known to **you** prior to the commencement of the **period of insurance**, affecting any **close relative**, travelling companion who is not insured under this policy or person with whom **you** intend to stay whilst on **your trip** if:
 - a terminal diagnosis has been received prior to the commencement of the **period of insurance**;
 - they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the **period of insurance**;
- or if during the 90 days immediately prior to the commencement of the **period of insurance** they had:
- required surgery, inpatient treatment or hospital consultations; or
 - required any form of treatment or prescribed medication;
- cancellation caused by pregnancy or childbirth unless the cancellation is certified by a **medical practitioner** as necessary due to **complications of pregnancy and childbirth**;

- e) claims arising from actual or planned **strike or industrial action** which was common knowledge at the time **you** booked the **trip** or purchased **your** insurance, whichever was later;
- f) any costs in respect of any unused pre-paid travel costs when **we** have paid to repatriate **you**;
- g) withdrawal from service of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any claim in this case to the transport operator involved;
- h) change of plans due to **your** financial circumstances except if **you** are made **redundant** and qualify for **redundancy** payment under current EU legislation;
- i) any claim arising as a result of attendance of an **insured person**, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if **you** are called for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- j) any costs relating to airport taxes, airport charges, service charges, facility charges, user fees, security charges or air passenger duty. **You** should obtain a refund from **your carrier** for such charges;
- k) any cancellation or **curtailment** caused by work commitment or amendment of **your** holiday entitlement by **your** employer;
- l) any claim resulting from **your** inability to travel due to an **insured person's** failure to hold, obtain or produce a valid passport or any required visa in time for the booked **trip**;
- m) withdrawal from service of the aircraft on which **you** are booked to travel as a result of ash or other debris arising from a volcano. **You** should direct any claim in this event to the transport operator involved;
- n) prohibitive regulations by the Government of any country, or delay or amendment of the booked **trip** due to Government action;
- o) any costs relating to the cancellation of pre-paid airport parking, airport lounges, attraction tickets, car hire, concert or theatre tickets, excursions, **special sports & activities** in the event of a cancellation or **curtailment** claim. Such costs are not related to travel or accommodation.
- p) the **policy excess** except where **you** have paid the Excess Waiver premium. If **you** are claiming only for loss of deposit then the excess is reduced to £20 per **insured person** per claim;
- q) the cost of this policy;
- r) any timeshare cancellation costs;
- s) anything mentioned in the General Exclusions.

SECTION 6 – TRAVEL DELAY

What is covered:

If the departure of any international flight, sea crossing or coach or train journey forming part of a booked **trip** and specified on **your** ticket, is delayed as a direct result of **strike, industrial action**, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:

- For more than 12 hours beyond the intended departure time: **we** will pay **you** up to the amount shown in the Summary of Cover for the first 12 hours **your** departure is delayed and a further amount shown in the Summary of Cover per each **insured person** for each subsequent full 12 hours delay, up to the amount shown in the Summary of Cover; or
- If the delay is for more than 24 hours beyond the intended departure time on the first outbound flight, sea crossing, coach or train, **you** can choose instead to abandon **your trip** and submit a cancellation claim under section 5 Cancellation & Curtailment.

Special conditions relating to claims

If **you** suffer delays **you** must obtain written confirmation from the **carrier** stating the period and reason for delay.

What is not covered:

- a) claims arising from actual or planned **strike or industrial action** which was common knowledge at the time **you** made travel arrangements for the **trip** or purchased **your** insurance, whichever was later;
- b) withdrawal from service of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any claim to the transport operator involved;
- c) claims where **you** have not obtained written confirmation from the **carrier** stating the period and reason for delay;
- d) withdrawal from service of the aircraft on which **you** are booked to travel as a result of ash or other debris arising from a volcano. **You** should direct any claim in this event to the transport operator involved;
- e) anything mentioned in the General Exclusions.

SECTION 7 – MISSED DEPARTURE ON THE OUTWARD JOURNEY

What is covered:

We will pay **you** for reasonable additional travel and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to the amount shown in the Summary of Cover if **you** arrive at the international departure point too late to commence the outward international journey abroad of **your** booked **trip**, as a result of:

- Breakdown of or accident involving the vehicle in which **you** are travelling; or
- Cancellation of scheduled **public transport** due to adverse weather conditions, **strike or industrial action** or mechanical breakdown or accident.

We will provide assistance by liaising with the **carrier** and/or tour operator to advise of **your** late arrival and, as necessary, **we** will make arrangements for overnight hotel accommodation and alternative international travel.

Special conditions relating to claims

You must take every reasonable step to commence and complete the journey to the international departure point and check in on time. **You** must inform the assistance service as soon as possible in the event of a missed departure. **You** must obtain written confirmation from the **carrier** stating the period and reason for delay.

What is not covered:

- a) claims arising from actual or planned **strike or industrial action** which was common knowledge at the time **you** booked the **trip** or purchased **your** insurance, whichever was later;
- b) withdrawal from service of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any claim to the transport operator involved;
- c) additional costs where the scheduled **public transport** operator has offered reasonable alternative travel arrangements;
- d) claims for additional mechanical wear and tear or depreciation of **your** vehicle or for mileage charges other than additional fuel and oil;
- e) claims under this section in addition to claims under the section for Travel Delay;
- f) withdrawal from service of the aircraft on which **you** are booked to travel as a result of ash or other debris arising from a volcano. **You** should direct any claim in this event to the transport operator involved;
- g) claims due to **you** allowing insufficient time to complete **your** journey to the departure point;
- h) the **policy excess** except where **you** have paid the Excess Waiver premium;
- i) anything mentioned in the General Exclusions.

SECTION 8 – PERSONAL LUGGAGE

What is covered:

If, in the course of a **trip**, **your personal luggage** is damaged, stolen, or lost (and not recovered), **we** will pay **you** up to the amount shown in the Summary of Cover.

Within this amount the following sub-limits apply:

- The maximum **we** will pay **you** for any one article, or for any one **pair or set** of articles, is up to the amount shown in the Summary of Cover. If **you** cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of **you** wearing the article) and value to support the claim, payment for any one article, or for any one **pair or set** of articles, will be limited to a maximum of £50. Evidence of replacement value is not sufficient.
- The maximum **we** will pay **you** under this policy for all **valuables** owned by each **insured person** is limited to the amount shown in the Summary of Cover.
- The maximum **we** will pay **you** for sunglasses or prescription glasses of any kind is limited to £150 per each **insured person**.
- The maximum **we** will pay for mobile telephones and smart phones is limited to £100 per **insured person**
- The maximum **we** will pay **you** for **personal luggage** or **valuables** lost, damaged or stolen from a beach or pool-side is limited to £100 per each **insured person**.
- The maximum **we** will pay **you** for any cigarettes or alcohol lost, damaged or stolen is limited to £50 in total under this policy.

Special conditions relating to claims

We have the option to either pay **you** for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items. **You** must take reasonable care of **your personal luggage**, and must not leave it unsecured or **unattended** at any time in a place to which the public have access.

If claiming for **your** goods that were stolen or lost **you** should produce proof of purchase of the original goods (receipts, credit card or bank statements), as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, **you** must report loss of **personal luggage** to the local police or to the **carrier**, as appropriate, (damage to **personal luggage** in transit must be reported to the **carrier** before **you** leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to **your** hotel or accommodation management, or to the tour operator representative. **You** must produce to **us** written documentation from one of the parties listed above confirming that the loss or theft occurred during the **trip** - otherwise no claim will be paid.

What is not covered:

- a) any item loaned, hired or entrusted to **you**;
- b) any loss, theft of, or damage to **personal luggage** left in an **unattended** motor vehicle if:
 - the items concerned have not been locked out of sight in a **secure luggage area**;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available;
- c) theft of **valuables** from an **unattended** motor vehicle;
- d) loss, theft of, or damage to, **valuables** from checked-in luggage left in the custody of a **carrier** and/or **valuables** packed in luggage left in the baggage hold or storage area of a **carrier**;
- e) electrical or mechanical breakdown or derangement of the article insured;
- f) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- g) confiscation or detention by Customs or other lawful officials and authorities;
- h) anything not listed in the definitions of **personal luggage** or **valuables**;
- i) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- j) liability in respect of a **pair or set** of articles where **we** shall be liable only for the value of that part of the **pair or set** which is lost or damaged;
- k) sports gear whilst in use;
- l) equipment used in connection with any **winter sports**, golf or **special sports & activities** unless **you** have paid the appropriate additional premium to extend **your** policy;
- m) loss or theft of or damage to **money**;
- n) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this section);
- o) the **policy excess** except where **you** have paid the Excess Waiver premium;
- p) anything mentioned in the General Exclusions.

SECTION 9 – LUGGAGE DELAY ON YOUR OUTWARD JOURNEY

What is covered:

If **your** luggage is certified by the **carrier** to have been delayed on the outward journey of a **trip**, **we** will pay up to the amount shown in the Summary of Cover for the purchase of essential items. Any payment under this section will be deducted from any subsequent claim made under the **personal luggage** section.

Special conditions relating to claims

You must provide receipts and a report from the **carrier** confirming the length of the delay - otherwise no payment will be made.

What is not covered:

- a) any claim arising in connection with a **trip** solely within the **home country**;
- b) anything mentioned in the General Exclusions.

SECTION 10 – MONEY, PASSPORT & TRAVEL DOCUMENTS

What is covered:

- If during a **trip**, the **money** **you** are carrying on **your** person or that **you** have left in a safety deposit box is lost, stolen, or damaged, then subject to the following conditions and exclusions, **we** will pay **you** up to the amount shown in the Summary of Cover.

The maximum **we** will pay for bank notes, currency notes and coins belonging to an **insured person** aged under 18 years is £50.

- If **your** passport or **travel documents** are lost or stolen outside **your home country** during a **trip**, **we** will pay **you** up to the amount shown in the Summary of Cover in respect of reasonable additional travel and accommodation expenses **you** incur abroad to obtain a replacement passport. **We** do not cover the replacement cost of the passport itself or other **travel documents**.

Special conditions relating to claims

Within 24 hours of discovery of the of the incident **you** must report loss of **money** or passport or **travel documents** to the local police or to the **carrier**, as appropriate, or to **your** hotel or accommodation management, or to the tour operator representative.

You must produce to **us** written documentation from one of the parties listed above confirming that the loss or theft occurred during the **trip** - otherwise no claim will be paid.

You must produce to **us** evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

- a) shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- b) anything that can be replaced by the issuer;
- c) the replacement cost of the passport or other **travel documents**;
- d) the **policy excess** for passport except where **you** have paid the Excess Waiver premium;
- e) anything mentioned in the General Exclusions.

SECTION 11 – PERSONAL LIABILITY

What is covered:

If in the course of a **trip you** become legally liable for **accidental bodily injury** to, or the death of, any person and/or accidental loss of or damage to their property, if no other insurance is in force covering the loss, the material damage or **your** liability, **we** will cover **you** (or in the event of **your** death, **your** legal personal representatives) against:

- All sums which **you** shall become legally liable to pay as compensation; and
- All law costs awarded to any claimant or incurred in the defence of any claim that is contested by **us** or with **our** consent.

We will pay **you** up to the amount shown in the Summary of Cover under this policy. This limit applies to any and all claimants in any one **period of insurance** affected by any and all occurrences with any one original cause.

What is not covered:

- a) injury to, or the death of, any member of **your family** or household, or any person in **your** employment;
- b) property belonging to, or held in trust by **you** or **your family**, household or anyone in **your** employment;
- c) loss of or damage to property which is the legal responsibility of **you** or **your family** or employee. (This exclusion will not apply to temporary accommodation which **you** occupy and for which **you** assume contractual responsibility during **your trip**);
- d) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement
- e) claims for injury, loss or damage arising directly or indirectly from:
 - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boats (other than row boats, punts or canoes); animals (other than domestic dogs or cats); firearms;
 - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by **you**;
 - the ownership or occupation of any land or building;
 - wilful or malicious acts;
- f) liability or material damage for which cover is provided under any other insurance;
- g) accidental injury or loss not caused through **your** negligence;
- h) any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- i) an **insured person** engaging in any **special sports & activities** or **winter sports** where this policy specifically states that Personal Liability cover is excluded (regardless of whether the **special sports & activities** or **winter sports** premium has been paid);
- j) any claim arising in connection with a **trip** solely within the **home country**;
- k) the **policy excess** except where **you** have paid the Excess Waiver premium;
- l) anything mentioned in the General Exclusions.

SECTION 12 – PERSONAL ACCIDENT

What is covered:

If **you** suffer **accidental bodily injury** during the **trip**, which within 12 months is the sole and direct cause of **your** death or disablement, **we** will pay **you** or **your** legal personal representatives up to the amount shown in the Summary of Cover.

What is not covered:

- a) injury not caused solely by outward, violent and visible means;
- b) **your** disablement caused by mental or psychological trauma not involving **your** bodily injury;
- c) disease or any physical defect, infirmity or illness which existed prior to the commencement of the **trip**;
- d) any payment per **insured person** in excess of the amount shown in the Summary of Cover;
- e) any claim arising from **insured persons** over 55 years of age when **you** have purchased a **single trip policy**, or when **you** have purchased an **annual multi-trip policy**;
- f) an **insured person** engaging in any **special sports & activities** or **winter sports** where this policy specifically states that Personal Accident cover is excluded (regardless of whether the **special sports & activities** or **winter sports** premium has been paid);
- g) anything mentioned in the General Exclusions.

SECTION 13 – LEGAL PROTECTION

The following definitions apply only to this section:

Representative

The solicitor or other suitably qualified person appointed by **us** in accordance with this section of the policy.

Legal Costs and Expenses

We will pay up to the amount shown in the schedule of benefits, for legal costs to pursue compensation against someone else who causes **you** bodily injury, illness or death.

Conditions applying to this section

In addition to the General Conditions set out in this policy **you** must:

1. Be aware that **we** have full control over any legal representatives and any proceedings.
2. Follow **our** or **our** agents' advice in handling any claim, if **you** fail to do so cover under this section of the policy will cease; and
3. Where possible, get back all of **our** costs. **You** must pay **us** any costs **you** do get back.

Exclusions

- The excess shown in the Summary of Cover except where **you** have paid the Excess Waiver premium.
- Any claim **we** or **our** legal representatives believe is not likely to be successful or if **we** think the costs of taking action will be more than any award.
- The costs of making any claim against **us**, **our** agents or representatives, or against any tour operator, accommodation provider, **carrier** or any person who **you** have travelled or arranged to travel with.
- Any costs or expenses which are based on the amount of any award. The costs of following up a claim for an injury or damage caused by or in connection with **your** trade, profession or business, under contract or resulting from **you** having, using or living on any land or in any buildings.
- Any claims that result from **you** having or using mechanically-propelled vehicles, watercraft, aircraft, animals, guns or weapons.
- Any claims that results from **you** acting in a criminal or malicious way.
- Any claims reported more than 180 days after the incident took place.
- Anything mentioned in the general exclusions.

OPTIONAL UPGRADES

The following sections are only applicable if **you** have paid the appropriate additional premium.

OPTIONAL WINTER SPORTS COVER

This policy specifically excludes participating in or practising for certain **winter sports** and activities.

When are you covered for Winter Sports?

You are covered under this section if **you** have paid the appropriate additional premium to include it and are under the age of 56. If **you** are an **annual multi-trip policy** holder, **you** are entitled to 17 consecutive days **winter sports** cover if **you** have paid the appropriate additional premium.

This policy will cover **you** when **you** are engaging in the following **winter sports** on a non-competitive and non-professional basis during **your trip** when **you** have paid the additional **winter sports** premium:

Cat skiing (with guides)	Snow blading (no jumping tricks)
Cross country skiing	Snow bobbing
Glacier skiing	Snow scooting
Ice hockey	Snow shoe walking
Langlauf (cross country skiing)	Snow shoeing
Monoskiing (not for time trials/speed skiing or racing)	Snow tubing
Skiing on piste	Snow blading
Skiing or snowboarding off piste (within local ski patrol guidelines)	Snow boarding on piste
Sledging/tobogganing	

Your policy can be extended to cover the following **winter sports** when **you** have paid the additional **winter sports** premium, **but no cover will apply in respect of any Personal Accident or Personal Liability claims:**

Kite snowboarding	Snow carting
Snow go karting	Snowmobiling
Skidoo	Snowmobile safari

You will **not** be covered for any claims arising directly or indirectly when engaging in or practising for the following **winter sports:**

Arial skiing	Ski bob racing
Air boarding	Ski jumping
Biathlon	Ski mountaineering
Bobsleigh	Ski race training
Freestyle skiing	Ski racing
Heli skiing or heli boarding	Ski randonee
Ice climbing	Ski stunting
Ice diving	Ski touring
Ice fishing by snowmobile (snowmobile driven by guides)	Ski yawing
Ice fishing by snowmobile (snowmobile not driven by guides)	Skiing off piste (outside local ski patrol guidelines/outside recognised and authorised areas)
Ice holing	Snow biking
Ice marathon	Snow cat driving
Ice speedway	Snow kiting
Nordic skiing	Snow parascending
Paraskiing	Snowboarding off piste (outside local ski patrol guidelines/outside recognised and authorised areas)
Ski acrobatics/aerials	Tandem skiing

You are **not** covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

If **you** are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call **our Travel Helpline as quoted on your certificate of insurance.**

What is covered?

Benefits under the sections of cover already described are extended to cover **winter sports**. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections in respect of **winter sports**. **You** must read these extensions in conjunction with sections 1-20 and refer back to them when appropriate for full cover details.

SECTION 14 – CANCELLATION OR CURTAILMENT

What is covered in addition to section 5:

- Financial loss **you** suffer in connection with deposits **you** cannot recover, or for payments **you** have made (or have contracted to pay) for unused ski pass or ski school fees.
- If **you** are certified by a **medical practitioner** at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the **trip**, **we** will pay **you** a proportionate refund in respect of charges for unused ski pass or ski school fees.

What is not covered:

- anything mentioned in the General Exclusions.
- any claim where **you** have not paid the appropriate additional premium for **winter sports** cover

SECTION 15 – SKIS, SKI EQUIPMENT & SKI PASS

What is covered in addition to section 8:

We will pay **you** up to the amount shown in the Summary of Cover if skis and **ski equipment** belonging to or hired by **you** is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a **trip**.

We will pay **you** up to the amount shown in the Summary of Cover if **your** ski pass that **you** are carrying on **your** person or have left in a safety box is lost, stolen, or damaged in the course of a **trip**.

Skis and **ski equipment** are covered against damage or loss whilst in use, if being used correctly.

Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

Special conditions relating to claims

You must take reasonable care of **your** skis, **ski equipment** and ski pass and must not leave them **unattended** at any time in a place to which the public has access.

What is not covered:

- the **policy excess** if skis or **ski equipment** belonging to or hired to **you** is/are damaged, stolen, or lost (and not recovered) except where **you** have paid the Excess Waiver premium;
- anything mentioned in the General Exclusions.
- any claim where **you** have not paid the appropriate additional premium for **winter sports** cover

SECTION 16 – PISTE CLOSURE

What is covered:

If during a **trip** **you** are prevented from skiing at the pre-booked resort for **more than 24 consecutive hours**, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers)

We will pay **you** up to the amount shown in the Summary of Cover per each **insured person**:

- For all reasonable travel costs and lift pass charges **you** have to pay to travel to and from a similar area to ski; or
- As a cash benefit payable if no suitable alternative skiing is available.

What is not covered:

- claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- trips** in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- trips** in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- any claim where **you** have not paid the appropriate additional premium for **winter sports** cover
- anything mentioned in the General Exclusions.

SECTION 17 – AVALANCHE OR LANDSLIDE

What is covered:

If, following avalanches or landslides, access to and from the ski resort is blocked or scheduled **public transport** services are cancelled or curtailed **we** will pay up to the amount shown in the Summary of Cover for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

What is not covered:

- anything mentioned in the General Exclusions.
- any claim where **you** have not paid the appropriate additional premium for **winter sports**.

SECTION 18 – SKI HIRE

What is covered:

If **your** luggage is delayed on the outward journey of a **trip** for more than 12 hours, then **we** will pay **you** up to the amount shown in the Summary of Cover for hire of replacement skis and **ski equipment**. **You** must provide **us** with receipts and written confirmation from the **carrier** confirming the delay.

What is not covered:

- anything mentioned in the General Exclusions.
- any claim where **you** have not paid the appropriate additional premium.

SECTION 19 – SPECIAL SPORTS & ACTIVITIES COVER

What is covered:

Benefits under the sections of cover already described under Sections 1 - 18 are extended to cover **special sports & activities** as follows.

Please note that all terms, conditions and exclusions continue to apply for all sections. **You** must read these extensions in conjunction with all sections to which they relate and refer back to them when appropriate for full cover details.

This policy specifically excludes participating in or practising for certain sports and activities. Please see the following tables to confirm which sports and activities are covered providing it is not the main purpose of **your trip**, on a non-competitive and non-professional basis during **your trip**:

- Activities shown as **Included** are automatically covered under this policy.

Activity	Category	Conditions
Abseiling	Included	Must be within organiser's guidelines
Aerobics	Included	
Archery	Included	

Athletics	Included	
Badminton	Included	
Ballroom dancing	Included	
Bamboo rafting	Included	
Banana boating	Included	
Bar work	Included	Only voluntary manual work is covered. No Personal Liability or Accident cover
Baseball	Included	
Billiards	Included	
Bird watching	Included	
Black water rafting/canoeing/tubing	Included	Up to grade 3 only
Blade skating	Included	
Blowcarting (land sailing in a kart)	Included	No Personal Liability or Accident cover
Board sailing (wind surfing)	Included	
Body boarding	Included	
Bowling	Included	
Bowls	Included	
Breathing Observation Bubble (BOB)	Included	
Bridge swinging	Included	
Bungee jumping	Included	Must be within organiser's guidelines
Camping	Included	
Canoeing	Included	Up to grade 2 rivers only
Catamaran sailing	Included	If qualified. No Personal Liability or Accident cover
Clay pigeon shooting	Included	No Personal Liability or Accident cover
Climbing	Included	On a climbing wall only
Cricket	Included	
Croquet	Included	
Curling	Included	
Cycling	Included	Occasional, not main purpose of trip
Dancing	Included	
Darts	Included	No Personal Liability or Accident cover
Deep sea fishing	Included	
Devil karting	Included	Unpowered. No Personal Liability or Accident cover
Dinghy sailing	Included	No Personal Liability or Accident cover
Dirt boarding	Included	No tricks or jumps. No Personal Liability or Accident cover
Donkey ride	Included	
Dune bashing	Included	No Personal Liability or Accident cover
Fell walking	Included	
Fishing	Included	
Flying as a passenger	Cover not available	Except as a fare paying passenger in a licensed passenger carrying aircraft
Football – beach kick around	Included	
Football/soccer	Included	Non-competitive
Free swimming	Included	Freestyle only
Fresh water/sea fishing	Included	
Frisbee	Included	No Personal Liability or Accident cover
Glacier walking	Included	
Glass bottom boats	Included	
Gliding	Included	No cover for crewing or piloting
Go karting	Included	
Golf	Included	
Gymnastics	Included	
Handball	Included	
Helicopter ride	Cover not available	Except as a fare paying passenger in a licensed passenger carrying aircraft
Hiking/trekking/walking	Included	Below 2,500 metres
Historical research	Included	
HobbieCat sailing	Included	No Personal Liability or Accident cover
Horse riding	Included	No Personal Liability or Accident cover excludes jumping/racing/hunting
Hot air ballooning	Included	Organised pleasure rides only
Husky dog sleigh ride	Included	
Husky safari	Included	
Hydro zorbing	Included	
Ice skating	Included	
Indoor climbing	Included	On climbing wall
Indoor skating	Included	
Inline skating	Included	
Jet boating	Included	No racing. No Personal Liability or Accident cover
Jet skiing	Included	No racing. No Personal Liability or Accident cover
Jogging	Included	
Karting	Included	No Personal Liability or Accident cover
Kayaking	Included	Up to grade 3 only
Keepfit	Included	
Kick sledding	Included	
Kite boarding on water	Included	No Personal Liability or Accident cover
Kite surfing	Included	No Personal Liability or Accident cover
Kiting	Included	On ground, not used to propel forward

Korfball	Included	
Land skiing	Included	Not on snow. No Personal Liability or Accident cover
Lasso throwing	Included	Not rodeo
Low ropes	Included	Less than 1m from ground. No Personal Liability or Accident cover.
Model flying	Included	Not pilot or passenger carrying aircraft. No Personal Liability or Accident cover.
Model sports	Included	Model radio controlled cars, aircraft, boats etc.
Motorcycling	Included	Up to 125cc
Mountain biking	Included	General cross-country, off road cycling
Mountain boarding	Included	No jumping/racing/tricks. No Personal Liability or Accident cover.
Mud bugging	Included	No Personal Liability or Accident cover.
Netball	Included	
Octopush	Included	
Organised safari without guns	Included	
Orienteering	Included	
Overland trips	Included	
Paintballing	Included	Wearing eye protection. No Personal Liability or Accident cover.
Parascending over water	Included	
Passenger sledge	Included	Horse and carriage
Pedalo	Included	
Petanque	Included	
Pilates	Included	
Pigeon racing	Included	No Personal Liability or Accident cover
Pistol shooting	Included	Within organiser's guidelines. No Personal Liability or Accident cover
Pony trekking	Included	
Quoits	Included	
Rackets	Included	
Racquet ball	Included	
Rambling	Included	
Rap jumping/running	Included	Within organiser's guidelines
Reenacting	Included	
Reindeer safari	Included	
Reindeer sleigh ride	Included	
Restaurant work	Included	Only voluntary manual work is covered. No Personal Liability or Accident cover
Rifle range shooting	Included	No Personal Liability or Accident cover
Ringos	Included	
River bugging	Included	
River tubing	Included	Up to grade 2 only – not through caves
Roller blading	Included	
Roller skating/blading	Included	Wearing pads/helmets
Rounders	Included	
Rowing	Included	Except racing
Running	Included	Non-competitive
Safari	Included	Organised by bona fide tour operator with no guns
Safari trekking in a vehicle	Included	Must be organised tour
Safari trekking on foot	Included	Must be organised tour
Sailboarding	Included	
Sailing/yachting in-shore	Included	Recreational, no racing. No Personal Liability or Accident cover
Sandboarding	Included	No Personal Liability or Accident cover
Scuba diving up to 10 metres with dive buddy	Included	Within organiser's guidelines
Scuba diving 10 to 18 metres with dive buddy	Included	Within organiser's guidelines: PADI Open Water Qualified
Scuba diving 18 to 30 metres with dive buddy	Included	Within organiser's guidelines: PADI Advanced Open Water Qualified
Scuba diving 10 to 20 metres with dive buddy	Included	Within organiser's guidelines: BSAC Ocean Diver Qualified
Scuba diving 20 to 30 metres with dive buddy	Included	Within organiser's guidelines: BSAC Sports Diver Qualified
Sea fishing	Included	
Sea kayaking	Included	
Segway	Included	
Shooting	Included	Within organiser's guidelines. No Personal Liability or Accident cover
Skateboarding	Included	Wearing pads & helmet, no tricks or jumping
Sledging	Included	Pulled by horse or reindeer as a passenger
Sleigh rides	Included	Horse pulled only
Small bore target shooting	Included	Within organiser's guidelines
Snooker	Included	
Snorkelling	Included	
Softball	Included	
Sphereing	Included	
Squash	Included	
Stoolball	Included	
Stoopball	Included	
Surfcasting	Included	
Surfing	Included	
Swimming	Included	
Swimming with dolphins	Included	
Table tennis	Included	
Target rifle shooting	Included	Within organiser's guidelines. No Personal Liability or Accident cover

Telemarking	Including	No Personal Liability or Accident cover
Ten pin bowling	Included	
Tennis	Included	
Tubing	Included	
Tug of war	Included	
Volleyball	Included	
Wadi bashing	Included	No Personal Liability or Accident cover
Wakeboarding	Included	
Walking	Included	
War games	Included	Wearing eye protection. No Personal Liability or Accident cover
Water polo	Included	
Water skiing	Included	
White water rafting/canoeing	Included	Up to grade 3, within organiser's guidelines
Wicker basket tobogganing	Included	No Personal Liability or Accident cover
Wind tunnel flying	Included	No Personal Liability or Accident cover
Yoga	Included	
Zorbing	Included	

If **you** are undertaking a pursuit or activity which is not listed in this policy above or the activity above is the main purpose of **your trip** or are in any doubt as to whether cover will apply, please call **our** Travel Helpline as quoted on **your certificate** of insurance.

GENERAL CONDITIONS

- No claim arising directly or indirectly from any **pre-existing medical condition** affecting any person travelling under this insurance will be covered.
- If **your** health changes after the start date of **your** policy or before **you** travel **you** should contact **us**.
- You** must exercise reasonable care of both **you** and **your** property. **You** must take all reasonable steps to avoid or minimise any claim. **You** must act as if **you** are not insured.
- You** must avoid needless self-exposure to peril unless **you** are attempting to save human life.
- We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
- You** must comply in full with the terms and conditions of this policy before a claim will be paid. Please read this policy carefully, and if **you** are unsure as to what is covered or excluded, contact the **Travel Helpline as quoted on your certificate of insurance**.
- In the event of an emergency or any occurrence that may give rise to a claim for more than £500 under this insurance, **you** must contact **us** as soon as possible. **You** must make no admission of liability, offer, promise or payment without **our** prior consent. **Please Telephone us first**.
- We** are entitled to take over **your** rights in the defence or settlement of a claim, or to take proceedings in **your** name for **our** own benefit against another party and **we** shall have full discretion in such matters. This is to enable **us** to recover any costs **we** have incurred from any third party who may have liability for the costs.
- We** may, at any time, pay to **you** **our** full liability under this policy after which no further liability shall attach to **us** in any respect or as a consequence of such action.
- If at the time of recovery there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution. If **we** are able to make recovery from any other person or organisation **you** must cooperate with **us**.
- You** must take all reasonable steps to recover any lost or stolen articles.
- In the event of a valid claim **you** shall allow **us** the use of any relevant **travel documents** **you** are not able to use because of the claim.
- If a claim arises from or is related to an assault or deliberate injury to an Insured by a third party, a police report must be provided before the claim can be validated and any payment made.
- All claims should be reported within 28 days of **your** return home.
- If any claim is found to be fraudulent this policy will become void and all claims paid must be repaid to **us**.
- We** may give 7 days' notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** shall refund to **you** the unexpired pro-rata portion of the premium **you** have paid, subject to there having been no claims or losses.
- If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, **we** offer **you** the option of resolving this by using the arbitration procedure **we** have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect **your** legal rights. If **you** are unsure of **your** legal rights, **you** should contact the Citizens' Advice Bureau.
- You** will be required to repay to **us**, within one month of **our** request to **you**, any costs or expenses **we** have paid on **your** behalf which are not covered under the terms and conditions of this policy.
- This policy is subject to the Laws of England and Wales unless **we** agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.
- You** must pay the appropriate premium for the full number of days for **your** planned **trip**. If **you** travel for more than the number of days for which **you** have paid for cover, **you** will not be covered after the last day for which **you** have paid.
- When engaging in any sport or holiday activity **you** must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and **you** must use all appropriate precautions, equipment and protection.

GENERAL EXCLUSIONS

No section of this policy shall apply in respect of:

- Any person over the age of 55 for **single trip policies** and **annual multi-trip policies** at the date of purchase of insurance.
- Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificates, policies, or motoring organisation's services. If **you** have any other policy in force, which may cover the event for which **you** are claiming, **you** must tell **us**. This exclusion shall not apply to Personal Accident cover under Section 12.
- Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which **you** would have paid for in any case).
- We** will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses **we** will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a **trip** and replacing locks if **you** lose **your** keys.
- We** will not pay for costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an **insured person's** illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points.
- We** will not pay for any additional travel or accommodation costs, unless pre-authorized by **us** as part of a valid claim under sections Medical Emergency & Repatriation, Additional Accommodation & Travelling Costs, Cancellation & Curtailment or Money & Passport.
- Any deliberately careless or deliberately negligent act or omission by **you**.
- Any claim arising or resulting from **your** own illegal or criminal act.
- Needless self-exposure to peril except in an endeavour to save human life.

10. Any claim arising directly or indirectly from **your** drug addiction or solvent abuse, excessive alcohol intake, being under the influence of alcohol (including but not exclusively having a blood alcohol reading of more than 150mg per 100ml) or **you** being under the influence of drug(s).
11. Any claim arising or resulting directly or indirectly from **your** suicide, attempted suicide, or intentional self-injury.
12. Any claim caused by or arising from jumping from a balcony.
13. **You** engaging in **manual work** in conjunction with any profession, business or trade during the **trip**.
14. **You** engaging in any **special sports & activities** unless they are specifically listed under the special sports & activities section.
15. Participation in any organised competition involving any **special sports & activities** or **winter sports**.
16. Any claims under optional cover section(s) unless the appropriate extension premium has been paid.
17. **You** fighting except in self-defence.
18. Any claims arising directly or indirectly from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising or military or usurped power. This exclusion shall not apply to claims under section 1 (Medical Emergency & Repatriation) and section 12 (Personal Accident).
19. **You** travelling to a country, or parts of countries, or specific area or event to which the Foreign and Commonwealth Office has advised against all travel or all but essential travel.
20. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
21. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date - except under section 1 (Medical Emergency & Repatriation) and section 12 (Personal Accident).
22. Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus - except under section 1 (Medical Emergency & Repatriation), and section 12 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
23. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on **our** part can be demonstrated.
24. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by **us** or by anybody else (whether or not recommended by **us** and/or acting on **our** behalf) unless negligence on **our** part can be demonstrated.

MAKING A CLAIM ON YOUR RETURN HOME

First, check **your certificate** and the appropriate Section of **your** policy to make sure that what **you** are claiming for is covered.

Claims forms can be obtained from www.grclaims.com/insurefor. Alternatively telephone **our** Claims Helpline on **00 44 (0) 0343 658 0345** or email travelclaims@global-response.co.uk, giving **your** name and **certificate** number, and brief details of **your** claim.

Please quote the correct reference number below relating to the Insurance Policy you have purchased:

For Single Trip policies, please quote I41605

For Annual Multi-trip policies, please quote I41606

All claims must be notified within 28 days of **your** return on a policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant section of **your** policy for specific conditions and details of the supporting evidence that **we** require. Please remember that it is always advisable to retain copies of all documents when submitting **your** claim form. **We** recommend **you** use registered post.

In order to handle claims quickly, **we** may use appointed claims handling agents. When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, **you** will be responsible for supplying **us** with the correct bank account details and **your** full authority for **us** to remit monies directly to that account.

Provided that payment is remitted to the bank account designated by **you**, **we** shall have no further liability or responsibility in respect of such payment, and it shall be **your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **us**.

CUSTOMER SATISFACTION

Our Promise of Service

We aim to provide a first class service at all times. However, if **you** have a complaint **you** should follow the below process:

For Complaints about how **your** policy was sold **you** should contact:

ROCK Insurance Group
135 High Street
Crawley
West Sussex
RH10 1DQ
admin@rockinsurance.com
0800 091 3768

For complaints about how a claim has been handled **you** should contact:

The Complaints Department
Global Response Ltd
Regus House
Falcon Drive
Cardiff
United Kingdom
CF10 4RU
customerservices@global-response.co.uk
00 44 (0) 2920 468793

If **we** cannot give **you** a final decision within four weeks from the day **we** receive **your** complaint **we** will explain why and tell **you** when **we** hope to reach a decision.

Our decision is final and based on the evidence presented. If **you** feel that there is any new evidence or information that may change **our** decision, **you** have the right to make an appeal. If **you** are not satisfied with the results of **our** investigation, **you** have the right to refer **your** complaint to an independent authority for consideration.

That authority is the Financial Ombudsman Service (FOS) at:

South Quay Plaza
Exchange Tower
London E14 9SR
Telephone: 0800 023 4 567.

Please note that if **you** wish to refer this matter to the FOS **you** must do so within 6 months of **our** final decision. **You** must have completed the complaints procedure before the FOS will consider **your** case.

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at www.fscs.org.uk.

CANCELLATION PROVISIONS

Right to return the insurance document

Unless **your trip** will be completed within 14 days of buying this insurance or if a claim has been made, **you** have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **you** any premium **you** have paid and will recover from **you** any payments **we** have made.

Cancellation by the Insured Person

If **you** subsequently give notice in writing or by telephone to **us** to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling - Off Period the premium will be refunded in full less any sum that **we** have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling - Off Period and **you** have not made a claim or sought assistance under the policy then **you** will be entitled to a pro rata refund of premium in accordance with the remaining term of the policy less an administration fee.

Cancellation by Us

We may give 7 days notice of cancellation of this policy by recorded delivery letter to **you** at **your** last known address.

Premium position upon cancellation by us or in respect of an annual multi-trip policy following the death of the insured person (except when the subject of a claim occurring in the course of a trip)

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to **you** or **your** estate.

If however an incident has arisen during the **period of insurance** which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation

This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the **period of insurance** for which premium has been paid.

DATA PROTECTION ACT 1998 NOTICE

We will collect certain information about **you** in the course of considering **your** application and conducting **our** relationship with **you**. This information will be processed for the purposes of underwriting **your** insurance cover, managing any insurance issued, administering claims and fraud prevention. **We** may pass **your** information to a qualified Medical Practitioner, other insurers, reinsurers, other parties who provide services under this policy and loss adjusters for these purposes. This may involve the transfer of **your** information to countries which do not have data protection laws.

You may have the right of access to, and correction of, information that is held about **you**. Please contact **our** Compliance Officer to exercise either of these rights, at the following address:

Compliance Officer
Insurefor Travel Insurance
135 High Street
Crawley
West Sussex
RH10 1DQ
admin@insurefor.com

Some of the information may be classified as sensitive – that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain **your** explicit consent before the information may be processed. By finalising **your** insurance application, **you** consent to the processing and transfer of information described in this notice. Without this consent **we** would not be able to consider **your** application.

IMPORTANT CONTACT NUMBERS

IN AN EMERGENCY TELEPHONE THE 24 HOUR ASSISTANCE SERVICE STATING YOUR NAME AND POLICY NUMBER

MEDICAL EMERGENCY & REPATRIATION	00 44 (0) 343 658 0342 or 00 44 (0) 1293 652842
Travel Helpline	0343 658 0222
Travel Claims	0343 658 0345
Legal Advice & Legal Expense Claims	0343 658 0348

TRAVEL INSURANCE SUMMARY OF COVER

Cover and Excess (per section per person unless otherwise stated)	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
Cancellation and Curtailment	£750	£190	£1,500	£180	£3,000	£150
Medical Expenses & Emergency Repatriation	Up to £10,000,000	£190	Up to £10,000,000	£180	Up to £10,000,000	£150
Dental Expenses	£200	£190	£250	£180	£300	£150
Hospital Benefit	£25 per day up to £200	Nil	£25 per day up to £250	Nil	£25 per day up to £300	Nil
Funeral Expenses	£5,000	Nil	£5,000	Nil	£5,000	Nil
Personal Effects and Baggage	£2,000	£190	£2,000	£180	£2,000	£150
Single Item Limit	£200	£190	£250	£180	£300	£150
Valuables Limit	£200	£190	£250	£180	£300	£150
Delayed Baggage	£25 per day up to £200	Nil	£25 per day up to £250	Nil	£25 per day up to £300	Nil
Loss of Travel Documents	£200	Nil	£250	Nil	£300	Nil
Money & Cash	£500	£190	£500	£180	£500	£150
Cash Limit	£300	£190	£300	£180	£300	£150
Cash Limit if under 18	£50	£190	£50	£180	£50	£150
Travel Delay	£35 per 12 hours up to £200	Nil	£35 per 12 hours up to £250	Nil	£35 per 12 hours up to £300	Nil
Abandonment	£750	£190	£1,500	£180	£3,000	£150
Missed Departure	£200	£190	£500	£180	£750	£150
Personal Accident						
Permanent Total Disablement	£10,000	Nil	£15,000	Nil	£20,000	Nil
Loss of Limb(s)/Eye(s)	£10,000	Nil	£15,000	Nil	£20,000	Nil
Death	£10,000	Nil	£15,000	Nil	£20,000	Nil
Death Under 18 or Over 65	£1,000	Nil	£1,000	Nil	£1,000	Nil
Personal Liability	£2,000,000	£190	£2,000,000	£180	£2,000,000	£150
Legal Expenses	£10,000	£190	£15,000	£180	£15,000	£150
Optional Winter Sports						
Ski Equipment - owned	£500	£190	£500	£180	£500	£150
Single Item Limit	£200	£190	£250	£180	£300	£150
Ski Equipment - hired	£200	£190	£250	£180	£300	£150
Ski Hire	£200	Nil	£250	Nil	£300	Nil
Ski Pack	£200	Nil	£250	Nil	£300	Nil
Piste Closure	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
Delay due to Avalanche	£200	Nil	£250	Nil	£300	Nil