

# TRAVEL INSURANCE POLICY

Reference Number: PW/LG/16/0102



## INTRODUCTION TO YOUR POLICY

This policy has been arranged by ROCK Insurance Group which is a trading style of Rock Insurance Services Limited on behalf of Leisure Guard Insurance which is a trading style of Business Brokers Limited who act as agents of the insurer in collecting premiums due from clients, such monies are deemed to be held by the insurers with which Your insurance is arranged. ROCK Insurance Group is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA registration number is 300317. You can check the regulatory status of Business Brokers Limited by visiting the Financial Services Register via the Financial Conduct Authority Website, <http://www.fca.org.uk/register> or by telephoning 0800 111 6768.

This policy contains a number of different sections offering different types of cover supplied by a number of different Insurers, that ROCK Insurance Group has brought together to offer a choice of cover for You.

It will depend on the choice of cover, upgrade options and premium You have paid as to which Sections of Cover in this policy wording are relevant to You.

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

You have the right to cancel this insurance should it not meet Your needs within 14 days from either the date of purchase or receipt of Your Travel Insurance Policy Certificate, whichever is later, and provided that You have not already travelled.

If You do decide to cancel the policy within the 14 day cooling off period, then Your premium will be refunded in full, provided no claims have been made or no incidents have occurred that may give rise to a claim.

You should read the important conditions and exclusions to ensure that this policy is right for You. **Specifically You should note that the policy may not be applicable if:**

- You reside outside the United Kingdom;
- You are over the age of 79 years old when You purchase a Single Trip policy;
- You are over the age of 79 years old when You purchase an Annual Multi-trip policy;
- You require Winter Sports cover but are over the age of 70;
- You have pre-existing medical conditions that do not meet the medical criteria.

You have a duty to take reasonable care to answer questions fully and accurately, and that any information You volunteer is not misleading. This duty exists before the cover is placed, when renewed, or altered at any time throughout the duration of the policy. If You do not do so, Your Insurer may be able to void Your policy from the Policy start date. 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 on the telephone number on Your Travel Insurance Policy Certificate.

Leisure Guard always aim to provide a first class service. However if You have any cause for complaint, any enquiry should be addressed, in the first instance to The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ Email: [info@leisureguardsupport.com](mailto:info@leisureguardsupport.com). Should You remain dissatisfied You may have the right to ask the Financial Ombudsman Service to review Your complaint.

Leisure Guard and ROCK 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](http://www.fscs.org.uk).

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## SECTION A - 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 Travel Insurance Policy 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:** We hope that this policy meets your requirements. However, if after reading it, this insurance does not meet with Your requirements, please return it to the issuing agent within 14 days of receipt of Your policy and they will refund Your premium, provided You have not commenced Your Trip or made a claim.

**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 Travel Insurance Policy Certificate.**

### YOUR TRAVEL POLICY

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.

### IMPORTANT NOTES

**We would like to draw Your attention to important features of Your policy including:**

- **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. This policy does not provide cover for private medical expenses when You are hospitalised in a state run hospital or clinic where EU residents have a right to state provided emergency treatment**

- **Health: This policy contains restrictions regarding Pre-existing Medical Conditions - Please refer to the Important Health Requirements section. If You are in any doubt as to whether You would be covered by the policy please call the Travel Helpline.**

- **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, and prior to booking your trip affecting any close relative, travelling companion or business associate 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 prior to booking your trip; 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.

- **Special Sports & Activities:** This policy specifically excludes participating in or practising for certain sports and activities shown in Table E in the Special Sports and Activities section. Your policy includes certain Special Sports and Activities as shown in Tables A & B. Special Sports and Activities shown in Table C & D however can only be included by extending cover (as detailed under the Optional Special Sports & Activities Cover section) when You have paid the appropriate additional premium. Your policy can be extended before departure from the Home Country. If You are going to take part in Special Sports and Activities where there may be a high risk of injury or if You are in any doubt as to whether cover will apply, please call the Travel Helpline as quoted on Your Travel Insurance Policy Certificate.

- **Age Limit:** No Section of this policy shall apply in respect of any person who has reached the age of 80 years at the commencement of the Period of Insurance for Single Trip policies and Annual Multi-trip policies.

- **Trip Limits:** This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of Trip in the Meaning of Words. **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.** Trips must commence and end in the 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 definition in the Meaning of Words.

- **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, except in the case of an emergency. In the case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 24 hours.

- **Pregnancy and 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. For the avoidance of doubt, please note that cover is **ONLY** given 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 Meaning of Words section.

- **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 airborne craft, 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.

- **Personal Luggage:** While this policy provides cover for Your Personal Luggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance policy. The maximum We will pay under this policy for Valuables (as defined) owned by each Insured Person is detailed in the Travel Insurance Summary of Cover. Personal Luggage 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. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.

- **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.

- **Policy Excess:** 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 up to the excess value per Insured Person each and every incident. **Note: If You are over 64 years of age at the commencement of the Period of Insurance, the Standard and Premier Excess will be increased. A definition of Policy Excess is in the Meaning of Words.**

- **Reasonable Care:** You need to take all reasonable care to protect Yourself and Your property, as You would if You were not insured.

## IMPORTANT HEALTH REQUIREMENTS

This travel insurance operates on the basis that no insured persons is travelling against medical advice or 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 unless you declare ALL conditions to our Medical Screening Helpline (if not already included in the Waived Conditions list and acceptance criteria in this section) prior to the commencement of the Trip and they are accepted for insurance in writing, and you have paid the additional premium if applicable.

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 at any time.

Has ANYONE travelling under this policy:

- Been prescribed any medication, received any treatment, or attended any consultations, investigations or follow-ups, for ANY medical or psychological conditions in the last 2 years?
- Been placed on a waiting list for a hospital or consultant appointment or are awaiting the results of any tests or investigations
- Been diagnosed with a terminal illness?
- EVER been prescribed medication, received treatment or had investigations, for: 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

If you have answered 'Yes' to any of the above questions for yourself or anyone travelling under this policy, you must contact the Medical Screening Helpline on 0333 300 2160 to declare the condition(s) and ensure that we are able to provide cover.

You will be asked further questions about the condition(s). In the event that we can cover the condition(s) an additional premium may be payable, and/or further terms may be applied.

You should also refer to the General Exclusions.

## ELECTING TO EXCLUDE COVER FOR PRE-EXISTING MEDICAL CONDITIONS

You were given a choice to exclude cover for these conditions when You applied for insurance. However, We do not recommend that You do this as You are exposing Yourself to substantial medical and repatriation expenses if You fall ill abroad. Moreover, if You cancel or curtail Your Trip due to a preexisting condition Your claim will not be covered.

If You did choose to exclude pre-existing medical conditions but change Your mind before You travel, please contact Our Medical Screening Helpline on 0333 300 2160.

## WAIVED CONDITIONS

- Abnormal Smear Test
- Achilles Tendon Injury
- Acne
- Acronyx (Ingrowing Toe-nail)
- Adenoids
- Allergic Rhinitis
- Alopecia
- Anal Fissure/Fistula
- Appendectomy
- Astigmatism
- Athlete's Foot (Tinea Pedis)
- Attention Deficit Hyperactivity Disorder
- Bell's Palsy (Facial Paralysis)
- Benign Prostatic Enlargement
- Bladder Infection (fully recovered, no hospital admissions)
- Blepharitis
- Blindness
- Blocked Tear Ducts
- Breast - Fibroadenoma
- Breast Cyst(s)
- Breast Enlargement/Reduction
- Broken Bones (other than head or spine) – (no longer in plaster)
- Bunion (Hallux Valgus)

- Bursitis
- Caesarean Section
- Candidiasis (oral or vaginal)
- Carpal Tunnel Syndrome
- Cartilage Injury
- Cataracts
- Cervical Erosion
- Cervicitis
- Chalazion
- Chicken Pox (fully resolved)
- Cholecystectomy
- Chronic fatigue syndrome (if only symptom is fatigue)
- Coeliac Disease
- Cold Sore (Herpes Simplex)
- Colitis (simple)
- Common Cold(s)
- Conjunctivitis
- Constipation
- Corneal Graft
- Cosmetic Surgery
- Cyst - Breast
- Cyst - Testicular
- Cystitis (fully recovered, no hospital admissions)
- Cystocele (fully recovered, no hospital admissions)
- D & C
- Deaf Mutism
- Deafness
- Dental Surgery
- Dermatitis (no hospital admissions or consultations)
- Deviated Nasal Septum
- Diarrhoea and/or Vomiting (resolved)
- Dilatation and Curettage
- Dislocated Hip
- Dislocations
- Dry Eye Syndrome
- Dyspepsia
- Ear Infections (resolved - must be all clear prior to travel if flying)
- Eczema (no hospital admissions or consultations)
- Endocervical Polyp
- Endocervicitis
- Endometrial Polyp
- Epididymitis
- Epiphora (Watery Eye)
- Epispadias
- Epistaxis (Nosebleed)
- Erythema Nodosum
- Essential Tremor
- Facial Neuritis (Trigeminal Neuralgia)
- Facial Paralysis (Bell's Palsy)
- Femoral Hernia
- Fibroadenoma
- Fibroid - Uterine
- Fibromyalgia
- Fibromyositis
- Fibrositis
- Frozen Shoulder
- Gall Bladder Removal
- Ganglion
- Glandular Fever (full recovery made)
- Glaucoma
- Glue Ear (resolved - must be all clear prior to travel if flying)
- Goitre
- Gout
- Grave's Disease
- Grommet(s) inserted (Glue Ear)
- Gynaecomastia
- Haematoma (external)
- Haemorrhoidectomy
- Haemorrhoids (Piles)
- Hallux Valgus (Bunion)
- Hammer Toe
- Hay Fever
- Hernia (not Hiatus)
- Herpes Simplex (Cold Sore)
- Herpes Zoster (Shingles)
- Hip Replacement (no subsequent arthritis)
- Hives (Nettle Rash)
- Housemaid's Knee (Bursitis)
- HRT (Hormone Replacement Therapy)
- Hyperthyroidism (Overactive Thyroid)
- Hypospadias
- Hypothyroidism (Underactive Thyroid)
- Hysterectomy (provided no malignancy)
- Impetigo
- Indigestion
- Influenza
- Ingrowing Toe-nail (Acronyx)
- Inguinal Hernia
- Insomnia
- Intercostal Neuralgia
- Intertrigo
- Irritable Bowel Syndrome (IBS)
- Keinboeck's Disease
- Keratoconus
- Knee Injury - Collateral/cruciate ligaments
- Knee Replacement (no subsequent arthritis)
- Kohlers Disease
- Labyrinthitis
- Laryngitis
- Learning Difficulties
- Leptothrix
- Leucoderma
- Lichen Planus
- Ligaments (injury)
- Lipoma
- Macular Degeneration
- Mastitis
- Mastoidectomy (resolved - must be all clear prior to travel if flying)
- Menopause
- Menorrhagia
- Migraine (provided this is a definite diagnosis and there are no ongoing investigations)
- Miscarriage
- Mole(s)
- Molluscum Contagiosum
- Myalgia (Muscular Rheumatism)
- Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)
- Myxoedema
- Nasal Infection
- Nasal Polyp(s)
- Nettle Rash (Hives)
- Neuralgia, Neuritis
- Nosebleed(s)
- Nystagmus
- Obstructive Sleep Apnoea
- Osgood-schlatter's Disease
- Osteochondritis
- Otosclerosis
- Overactive Thyroid
- Parametritis
- Pediculosis
- Pelvic Inflammatory Disease
- Photodermatitis
- Piles
- Pityriasis Rosea
- Post Viral Fatigue Syndrome (if the only symptom is fatigue)
- Pregnancy (provided no complications and not travelling less than 8 weeks or (16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date)
- Prickly Heat
- Prolapsed Uterus (womb)
- Pruritis
- Psoriasis (no hospital admissions or consultations)
- Repetitive Strain Injury
- Retinitis Pigmentosa
- Rhinitis (Allergic)
- Rosacea
- Ruptured Tendons
- Salpingo-oophoritis
- Scabies
- Scalp Ringworm (Tinea Capitis)
- Scheuermann's Disease

- Sebaceous Cyst
- Shingles (Herpes Zoster)
- Shoulder Injury
- Sinusitis
- Skin Ringworm (Tinea Corporis)
- Sleep Apnoea
- Sore Throat
- Sprains
- Stigmatism
- Stomach Bug (resolved)
- Strabismus (Squint)
- Stress Incontinence
- Synovitis
- Talipes (Club Foot)
- Tendon Injury
- Tennis Elbow
- Tenosynovitis
- Termination of Pregnancy
- Testicles - Epididymitis
- Testicles - Hydrocele
- Testicles - Varicocele
- Testicular Cyst
- Testicular Torsion (Twisted Testicle)
- Throat Infection(s)
- Thrush
- Thyroid - Overactive
- Thyroid Deficiency
- Tinea Capitis (Scalp Ringworm)
- Tinea Corporis (Skin Ringworm)
- Tinea Pedis (Athlete's Foot)
- Tinnitus
- Tonsillitis
- Tooth Extraction
- Toothache
- Torn Ligament
- Torticollis (Wry Neck)
- Trichomycosis
- Trigeminal Neuralgia
- Turner's Syndrome
- Twisted Testicle
- Umbilical Hernia
- Underactive Thyroid
- Undescended Testicle
- Urethritis (fully recovered, no hospital admissions)
- URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
- Urticaria
- Uterine Polyp(s)
- Uterine Prolapse
- Varicocele
- Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
- Vasectomy
- Verruca
- Vertigo - provided no disabling episodes
- Vitiligo
- Warts (benign, non-genital)
- Womb Prolapse (uterus)
- Wry Neck (Torticollis)

## EMERGENCY ASSISTANCE 24 HOURS A DAY

You should first check that the circumstances are covered by Your policy.

Having done this please contact the 24-hour telephone number shown after the appropriate section of cover. The minimum information required by the Assistance Company is : Your name, the policyholders name (the person who took the policy out), the policy number (if known), Your address abroad, a telephone number and email address where you can be contacted details of the medical problem, the hospital and treating doctor's details.

**To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500, except in the case of an emergency. In the case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us on +44 (0) 343 658 0303 within 24 hours.**

When away from Home, it is most important that You have immediate access to professional medical attention in the event of an emergency. With this in mind, We have put in place, for Your benefit, a 24 hour medical emergency service, which can direct You to these professionals, and which will also follow

Your case through from the moment You enter hospital until You are released and, in more serious cases, until You are safely repatriated.

In addition, no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at:

- one of Our network hospitals; or
- a state hospital when You have used the European Health Insurance Card to effectively reduce the cost of Your medical treatment or medicines.

## RECIPROCAL HEALTH AGREEMENTS

When **You** are travelling to a country in the European Union (EU), **You** should complete an application form for a European Health Insurance Card via [www.ehic.org.uk](http://www.ehic.org.uk) or by calling 0300 330 1350. This allows European citizens to benefit from the health agreements there are between countries in the EU. (This used to be known as the E111). When **You** are travelling to Australia or New Zealand and **You** have to go to hospital, **You** must register for treatment under the national Medicare or equivalent scheme of those countries.

## MEANING OF WORDS

Wherever the following words and phrases appear in this policy they will always have these 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.

**Business Associate:** A partner, director or employee of Yours who is under 66 years of age, and resident in the country of Your Point of Departure, and has a close working relationship with You, and without whom Your usual business commitments could not be fulfilled.

**Business Equipment:** Computer equipment, communication devices and other business related equipment which is carried by You in the course of Your Trip.

**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 in respect of 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.

**Civil Partner:** A Civil Partner is someone who has entered into a formal agreement with the Insured Person (known as a 'civil partnership') as a same sex partner so that they have the same legal status as a married couple.

**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.

**Common Law Partner:** The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months prior to commencement of the Period of Insurance.

**Complications of Pregnancy and Childbirth:** For the purposes of this Policy Complications of Pregnancy and Childbirth shall only be deemed to include the following: toxæmia, 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.

**Cruise:** A Trip where You spend extended periods living on a ship and which is not an excursion taken as part of Your holiday. **Cruises are automatically covered under this policy.**

**Curtailed:** Abandonment of a planned Trip, after commencement of the outward journey, by return to Home earlier than on the scheduled return date.

**Family:** The main **insured person**, his/her spouse, Civil Partner or Common Law Partner, and their **dependent children** or grandchildren (under 18 years of age, in full-time education) and non-related children who are travelling as part of a **family group**. For **annual multi-trip policies**, each **insured person** can travel independently; children travelling independently must be accompanied by a responsible adult.

**Geographical Limits:** The countries of the Zone for which You have paid the appropriate premium as specified on Your Travel Insurance Policy Certificate.

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.

**Please note:**

**No cover is provided under this policy for any Trip in, to, or through, Afghanistan, Liberia, Syria or Sudan.**

No cover is provided for any claim if You are travelling to a country where the Foreign and Commonwealth Office (FCO) has advised against all, or all but essential, travel. You can check the FCO travel advice at [www.fco.gov.uk](http://www.fco.gov.uk).

**Zone 1:** Your Home Country within the United Kingdom.

**Zone 2:** Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium,

Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Morocco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, and Vatican City.

**Zone 3:** All countries worldwide, excluding the United States, Canada, Bermuda and the Caribbean.

**Zone 4:** Australia & New Zealand.

**Zone 5:** All countries worldwide.

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

**Home:** Your principal place of residence in the United Kingdom, used for domestic purposes, and including garage(s) and other outbuilding(s).

**Home Country:** Your country of residence (please note for the purposes of this insurance the UK Area is defined as one country of residence).

**Insured Person or You/Your:** Each person named on Your Travel Insurance Policy Certificate and for whom the appropriate premium has been paid, resident in the United Kingdom, registered with a local doctor for the last 6 months, and at the commencement of the Period of Insurance being not more than 79 years of age for Single Trip 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 hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry). Cover for Manual Work will be provided where such work is solely in a voluntary capacity, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where there is no financial gain. In such circumstances, there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 metres above the ground, and cover for Personal Accident and Personal Liability is excluded. In the event of an injury occurring as a result of voluntary labour, the Policy Excess under the section Medical Emergency & Repatriation will be increased to £250 and application of Excess Waiver will not delete this increased excess. Cover excludes interaction with wild animals of any kind.

**Medical Condition:** Any medical or psychological disease, sickness, condition, illness or injury that has affected You or any Close Relative, Business Associate, travelling companion or person with whom You intend to stay whilst on Your Trip.

**Medical Practitioner:** A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and 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 Your Travel Insurance Policy 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 Your Travel Insurance Policy Certificate. Please refer to the definition of Trip for conditions on Trip limits.

**Annual Multi-trip policies:** Cancellation cover starts from the commencement date of the policy. 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 expiry date. Please refer to the definition of Trip for conditions on Trip limits.

**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 Cancellation, Curtailment and Trip Interruption of this policy outside the Period of Insurance. However, if during the Period of Insurance You book a Trip with a start date after the expiry of Your Annual Multi-trip policy then Cancellation cover will continue for that Trip provided You renew this policy on or before its expiry date and there is no gap in cover.

Legal advice continues to apply for up to 7 days after You return Home.

**Permanent Total Disablement:** 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.

- Note 2: If You have reached the age of 65 years at the commencement of the Period of Insurance, the Policy Excess under the sections Medical Emergency & Repatriation, Emergency Dental Treatment and Cancellation, Curtailment & Trip Interruption will increase to £200 Standard/£150 Premier.

- Note 3: If You have purchased a family policy and more than 2 Insured Persons on the policy submit one claim for the same incident per Trip then a maximum of 2 Policy Excesses will be deducted from that claim.

**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 at any time.

**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.

**Secure Luggage Area:** Any of the following, as and where appropriate:

- The locked dashboard, boot or locked luggage compartment of a vehicle fitted with a lid closing off the luggage area, or 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, whether organised by a trade union or not, 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, accommodation and other redeemable travel vouchers, green card, driving licences and passports.

**Trip:** A journey 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.

- Note 1: If You are under 65 years of age at the commencement of the

Period of Insurance the maximum Trip duration will be 548 consecutive days (18 months).

- Note 2: If You are between 65 years and 75 years old at the commencement of the Period of Insurance the maximum Trip duration will be 92 consecutive days.
- Note 3: If You are between 76 and 79 years old at the commencement of the Period of Insurance the maximum Trip duration will be a maximum of 31 consecutive days (reduced to 24 days for Zone 5).

**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). Winter Sports cover can be included for a maximum of 17, 24 or 31 days upon payment of the appropriate additional premium.

- Note 1: If You are under 65 years of age at the commencement of the Period of Insurance, upon payment of the appropriate additional premium the maximum number of consecutive days You can spend abroad can be increased to 45, 62 or 92 consecutive days.
- Note 2: If You are between 65 and 75 years old at the commencement of the Period of Insurance, upon payment of the appropriate additional premium the maximum number of consecutive days You can spend abroad can be increased to 45 or 62 consecutive days.
- Note 3: If You are between 76 and 79 years old at the commencement of the Period of Insurance the maximum number of consecutive days You can spend abroad is 31 consecutive days (reduced to 24 days for Zone 5).
- Note 4: 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.
- Note 5: Trips must commence and end in the Home Country and a return ticket must have been booked prior to departure, unless a One Way Trip has been purchased.
- Note 6: Trips solely within Your Home Country are only insured if You have pre-booked at least one night paid accommodation.
- Note 7: Irrespective of the number of individual Trips You undertake in each Period of Insurance, the maximum of days You can spend abroad must not exceed 183.
- Note 8: Under a family policy, each Insured Person can travel independently of the policy holder

**UK Area:** Great Britain, Northern Ireland, Channel Islands and the Isle of Man.

**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 (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) 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.

**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.

**Wedding Attire:** Bride's dress with accessories and bridegroom's suit with accessories.

**Wedding Gifts:** Gifts for the bride and bridegroom presented for the purpose of celebrating the wedding.

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

**You/Your:** Each person named on Your Travel Insurance Policy Certificate and for whom the appropriate premium has been paid, resident in the United Kingdom, registered with a local doctor for the last 6 months, and at the commencement of the Period of Insurance being not more than 79 years of age.

## 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 Travel Insurance Policy Certificate. Please read the wording and ensure the cover reflects Your requirements.

Upon the payment of an additional premium, You may upgrade Your travel insurance coverage by purchasing the following upgrades prior to commencement of Your Trip:

- **Excess Waiver**

Excess is reduced to nil when You have paid the premium for Excess Waiver except where stated.

Note: 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.

Note 2: Excess Waiver does not apply to the Optional Gadget Cover

You may upgrade Your travel insurance coverage by purchasing any of the following upgrades prior to commencement of Your Trip and dependant on the level of cover You have purchased:

- **Optional Winter Sports Cover**

Your policy can be extended, subject to certain limitations, for Winter Sports cover. Please refer to the Optional Winter Sports Cover section in this policy for full details.

- **Optional Upgrade for Armed Forces Cancellation Cover**

Your policy can be extended under Section 5 Cancellation, Curtailment and Trip Interruption, subject to certain limitations, to cover Your unexpected military posting or call to duty.

- **Optional Golf Cover**

Your policy can be extended, subject to certain limitations, for Golf cover. Please refer to the Optional Golf Cover section in this policy for full details.

- **Optional Wedding Cover**

Your policy can be extended, subject to certain limitations for Wedding Cover. Please refer to the Optional Wedding Cover section in this policy for full details.

- **Optional Business Cover**

Your policy can be extended, subject to certain limitations for Business Cover. Please refer to the Optional Business Cover section in this policy for full details.

- **Optional Cruise Pack Cover**

Your policy can be extended to improve the cover of Your cruise holiday. Please refer to the Optional Cruise Pack Cover section in this policy for full details.

- **Optional Upgrade for Motorcycles up to 1,500cc**

Your Policy can be extended on payment of an additional premium to cover motorcycles from 125cc to 1,500cc subject to the following conditions:

- You have held a **full** motorcycle licence for at least 3 years; and
- You have **not** had to claim under Your motorcycle insurance in the last 3 years; and
- You have **not** had any convictions in the last 3 years.

- **Optional Special Sports and Activities Cover**

Some Special Sports and Activities are automatically covered within the policy. Your policy can be extended, subject to certain limitations, to cover additional Special Sports & Activities cover section in this policy for full details.

- **Optional Gadget Cover**

Your Policy can be extended, subject to certain limitations for Gadget Cover. Please refer to the Optional Gadget Cover section of this Policy for full details.

## SECTION 1 - MEDICAL EMERGENCY & REPATRIATION

### What is covered:

We will pay You the following costs, up to the amount shown in the Travel Insurance Summary of Cover, per each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside their Home Country:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are 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.
- Burial or cremation of a deceased Insured Person abroad up to a maximum of **£2,500**; or alternatively transportation costs of 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.

**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, safe 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 if that Pre-existing Medical Condition(s) falls within the criteria listed in the Important Health Requirements at the commencement of the Period of Insurance, unless the medical condition has been declared and the appropriate additional premium paid.

- 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 Your 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 Australia or New Zealand which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- k) any costs where the transportation Home has not been arranged by Us;
- l) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- m) the Policy Excess except where:
  - You have paid the Excess Waiver premium; or
  - You have received inpatient treatment at a state hospital within the United Kingdom, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- n) any costs incurred when engaging in Special Sports and Activities included in Table C & Table D unless You have paid the appropriate Special Sports & Activities premium or any activity listed in Table E;
- o) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- p) anything mentioned in the General Exclusions.

- in Table C & Table D unless You have paid the appropriate Special Sports & Activities premium or any activity listed in Table E;
- 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 Travel Insurance Summary of Cover per Trip 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 required, on medical advice, to fly out to You and accompany You Home.
- A return journey air ticket plus reasonable accommodation costs to enable a Business Associate, where necessary, to replace You in Your location outside the Home Country following Your medical repatriation or death during a Trip.
- 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:

- a) any air travel costs in excess of a return economy/tourist class ticket;
- b) accommodation costs other than the cost of the room;
- c) for each child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket;
- d) 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;
- e) anything mentioned in the General Exclusions.

### IN AN EMERGENCY

You should first check that the circumstances are covered by Your policy. Having done this please contact the number shown below, giving Your name, Your Travel Insurance Policy Certificate number, and as much information as possible.

Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

**To comply with the terms and conditions of the insurance You MUST contact Us as soon as possible. You MUST obtain Our prior authorisation before incurring any expenses over £500, except in the case of an emergency. In the case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 24 hours.**

**For assistance outside U.K. dial: +44 (0) 343 658 0303**

### SECTION 2 - EMERGENCY DENTAL TREATMENT

#### What is covered:

We will pay You up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person 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 Your 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 state dental practitioner or 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 and Activities included

### 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 the amount shown in the Travel Insurance Summary of Cover per each Insured Person per complete 24 hours of in-patient treatment up to a maximum of the amount shown in the Travel Insurance Summary of Cover per each Insured Person.

#### What is not covered:

- a) any claim arising in connection with a Trip solely within the Home Country;
- b) any claim if You have purchased Standard cover;
- c) 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;
- d) anything mentioned in the General Exclusions.

### SECTION 5 - CANCELLATION, CURTAILMENT & TRIP INTERRUPTION

#### Cancellation & Curtailment

#### What is covered:

We will pay You up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid (or have contracted to pay), for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

**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 changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip. Please also see the section Travel Delay cover.

**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 changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

This policy will not provide cover where you have an illness or accident which effectively cuts short your holiday, but you do not return home until your planned return date.

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following the cancellation of or a delay of **more than 12 hours** in the departure of Your outward international flight, sea-crossing, coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the



time You booked the Trip), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.

- You or any person with whom You plan to travel 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).
- If You are 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 component part or series of parts of the booked trip travel arrangements arising solely from the error, insolvency, omission, default or otherwise of each provider on which the performance of any other component part or series of parts of the itinerary depends.

### Trip interruption

#### What is covered:

On condition that You contact Us first, and that We make all the travel arrangements, We will pay necessary additional travelling costs incurred in returning You Home in the event You have a valid Curtailment claim. If the situation permits, and the period of Your original booked Trip has not expired, We will also pay necessary additional travel costs in transporting You back to the location abroad.

Travel by air will be limited to one economy/tourist class ticket for each Insured Person.

**Trip interruption** cover applies when You need to make an unscheduled return journey to the Home Country during a Trip because of:

- The death, imminent demise, or hospitalisation due to serious accident or illness, of a Close Relative;
- Accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, when a loss in excess of **£1,500** is involved and when Your presence is required by the police in connection with such events.

If You cannot recoup the cost of any pre-paid accommodation, You may be able to submit a pro-rata Curtailment claim under this section for such costs.

The maximum amount We will pay You under this section is shown in the Travel Insurance Summary of Cover.

#### Special conditions relating to claims

You must obtain a medical Certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

In the event of Curtailment or Trip Interruption, 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 or Trip Interruption 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.

You must notify the Carrier or travel agent immediately if You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or travel agent immediately and it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure 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, curtail or interrupt 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:

- a) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under **What is covered**;
- b) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, if You have any Pre-existing Medical Condition(s), which fall within the criteria listed in the Important Health Requirements at the commencement of the Period of Insurance, unless the medical condition has been declared and the appropriate additional premium paid;
- c) any claim arising directly or indirectly from any Pre-existing Medical

Condition, known to You prior to the Period of Insurance or the booking of any trip, affecting any Close Relative, travelling companion or Business Associate who is not insured under this policy or person with whom You intend to stay whilst on Your Trip;

- d) 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;
- 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 the 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 up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- j) any costs relating to airport taxes or air passenger duty. You should obtain a refund from Your Carrier for such charges;
- k) any cancellation, Curtailment or Trip interruption 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) prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
- n) 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 £10 per Insured Person per claim;
- o) the cost of this policy;
- p) anything mentioned in the General Exclusions.

## SECTION 6 - TRAVEL DELAY

#### What is covered:

If the departure of any international flight, sea crossing, 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 the amount shown in the Travel Insurance Summary of Cover per each Insured Person **for the first 12 hours** Your departure is delayed and then **for each subsequent full 12 hours delay**, up to the amount shown in the Travel Insurance Summary of Cover in all per each Insured Person per Trip; or
- **For more than 12 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 the section Cancellation, Curtailment & Trip Interruption up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person; or
- If the flight, sea crossing, coach or train is cancelled and no alternative provided **within 12 hours of the intended departure time**, the cost of buying a replacement ticket up to a maximum of **£500** per each Insured Person.

#### 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;
- 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) anything mentioned in the General Exclusions.

## SECTION 7 - DEPARTURE ASSISTANCE & MISSED CONNECTION

#### What is covered:

We will pay You up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person to meet the additional costs incurred should You be delayed or miss Your connection as follows:

#### On Your Outward Journey:

If after leaving Your Home You are delayed during Your internal/connecting

journey to the airport, port, coach or rail terminal, which is the departure point from Your Home Country, as a result of disruption, cancellation, delay, curtailment, suspension, failure or alteration of public transport, or breakdown or accident immobilising the private vehicle in which You are travelling:

- We will provide assistance to enable You to continue Your journey to the Home Country international departure point;
- Where necessary We will provide alternative transport or emergency local help.

#### On Your Return to the Home country:

If Your main international air, sea, coach or rail Carrier is delayed and You miss Your pre-booked and pre-paid internal travel connection by scheduled public transport We will:

- Provide assistance to enable You to get home from the point where You transfer from the main international air, sea, coach or rail Carrier;
- Liaise with the onward transport provider to advise of Your late arrival and will, if necessary, make alternative travel arrangements to enable You to get Home within a reasonable time.

Should You arrive at the Home Country transfer point on time but You are unable to continue Home as planned due to the disruption, cancellation, delay, curtailment, suspension, failure or alteration of Your planned internal travel connection by scheduled public transport; or the immobilisation or loss of the private vehicle, left in the country of departure or at the transfer point, and in which You proposed to travel

We will:

- Provide necessary alternative transport, local emergency assistance and assist You to get Home or overnight accommodation whilst awaiting repairs to the private vehicle.

#### Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

If the private vehicle in which You are travelling or intending to travel is immobilised by breakdown or accident, then You will be responsible for authorising repairs and for meeting any costs.

You must take every reasonable step to commence and complete the journey to the Home Country international departure point on time.

#### 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;
- b) claims due to You allowing insufficient time to complete Your journey to the departure point;
- c) withdrawal from service (temporary or otherwise) 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;
- d) additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- e) immobilisation or loss of any vehicle You have taken abroad on Your Trip;
- f) anything mentioned in the General Exclusions.

### SECTION 8 - MISSED DEPARTURE ON THE OUTWARD JOURNEY

#### What is covered:

We will pay You for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person if You arrive at the airport, port or international coach or rail terminal to depart Your Home Country 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 or Curtailment of scheduled public transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown, derangement 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 departure point and check in for the flight, sea crossing, coach or train journey on time.

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;
- 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) claims due to You allowing insufficient time to complete Your journey to the departure point;
- g) anything mentioned in the General Exclusions.

### SECTION 9 - PERSONAL LUGGAGE

#### What is covered:

If, in the course of a Trip, Your Personal Luggage is damaged, stolen, destroyed or lost (and not recovered), We will pay You up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person in total under this policy.

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 shown in the Travel Insurance Summary of Cover and is per each Insured Person. 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 for all articles lost, damaged or stolen in any one incident is limited to **£250** if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay You under this policy for all Valuables owned by each Insured Person is shown in the Travel Insurance 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 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 suitable precautions to secure the safety of Your Personal Luggage, and must not leave it unsecured or Unattended or beyond Your reach 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 by way of 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) dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or

accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments;

- 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 or Special Sports and Activities Table C & D 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) Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- p) anything mentioned in the General Exclusions.

## SECTION 10 - LUGGAGE DELAY ON YOUR OUTWARD JOURNEY

### What is covered:

If Your luggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period of **more than 12 hours**, We will pay You the amount shown in the Travel Insurance Summary of Cover **per complete 24 hours** up to a maximum of **£150** per each Insured Person for the purchase of essential items.

Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is 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 11 - MONEY & PASSPORT

### 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, damaged or destroyed, then subject to the following conditions and exclusions, We will pay You up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person in total in respect of bank notes, currency notes and coins.

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 is lost or stolen outside the country of departure during a Trip, We will pay You up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person 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.

#### Special conditions relating to claims

Within 24 hours of discovery of the incident You must report loss of Money or Your passport 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;
- d) the Policy Excess for Money in respect of each and every claim except where You have paid the Excess Waiver premium;
- e) the Policy Excess for passport in respect of each and every claim except where You have paid the Excess Waiver premium;
- f) anything mentioned in the General Exclusions.

## SECTION 12 - 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, then:

On condition that there is no other insurance 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 a maximum, including costs, of **£2,000,000** 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 service;
- b) property belonging to, or held in trust by You or Your family, household or servant;
- c) loss of or damage to property which is the legal responsibility of You or Your family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- d) any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an 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 horses, 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 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 (Human Immunodeficiency Virus) 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 and Activities or Winter Sports where this policy specifically states that Personal Liability cover is excluded (regardless of whether the Special Sports and Activities or Winter Sports premium has been paid);
- j) any claim arising in connection with a Trip solely within the Home Country;
- k) anything mentioned in the General Exclusions.

## SECTION 13 - 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 death or disablement, We will pay You or Your legal personal representatives the following sums:

COVER PER INSURED PERSON	Standard	Premier	Premier Plus
Death	£10,000	£10,000	£25,000
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£15,000	£25,000	£50,000
Permanent Total Disablement	£15,000	£25,000	£50,000

### 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 Travel Insurance Summary of Cover;
- e) any payment in excess of the amount shown in the Travel Insurance Summary of Cover arising from death of Insured Persons under 18 years of age or over 65 years of age;
- f) any payment in excess of the amount shown in the Travel Insurance Summary of Cover arising from the Permanent Total Disablement of Insured Persons over 65 years of age;
- g) an Insured Person engaging in any Special Sports and Activities or Winter Sports where this policy specifically states that Personal Accident cover is excluded (regardless of whether the Special Sports and Activities or Winter Sports premium has been paid);
- h) anything mentioned in the General Exclusions.

## SECTION 14 - LEGAL PROTECTION

### What is covered:

We will pay up to the amount shown in the Travel Insurance Summary of Cover in total for all Insured Persons for Your legal costs and expenses incurred to claim for compensation or damages if You are injured or You die during the period of Your Trip.

#### What is not covered:

- Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- costs or expenses that We have not agreed to;
- any claim not reported to Us within 180 days after the event giving rise to the claim;
- any claim against a travel agent, tour operator or Carrier or Us or Alpha Underwriting Ltd
- actions between members of the same family or household, or actions to enforce a judgement or legally binding decision;
- any claim where We consider that Your prospects of success in achieving a reasonable benefit are insufficient or where the cost of the action could be more than the settlement;
- anything mentioned in the General Exclusions

### SECTION 15 - MUGGING

#### What is covered:

We will pay You the amount shown in the Travel Insurance Summary of Cover **per complete 24 hours** for which You are hospitalised up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person, if You sustain actual bodily injury as a result of a mugging attack during the Period of Insurance resulting in medical treatment and necessitating admission to an overseas hospital, provided that:

- The incident was reported to the nearest Police Authority within 12 hours of the incident occurring.
- You must produce independent evidence in writing in support of any claim.

#### What is not covered:

- You being under the influence of intoxicating liquor, drugs, substance/ solvent abuse;
- Your intentional self injury or Your wilful exposure or Your deliberate acts;
- anything mentioned in the General Exclusions.

### SECTION 16 - HIJACK

#### What is covered:

We will pay You the amount shown in the Travel Insurance Summary of Cover **per complete 24 hours** up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person if the aircraft or sea vessel in which You are travelling is hijacked for **more than 24 hours** on the original, pre-booked, outward journey or return journey.

#### What is not covered:

- any claim resulting from You acting in a way which could cause a claim under this section;
- You must give Us a written statement from an appropriate authority confirming the hijack and how long it lasted;
- any claim if You have purchased Standard cover;
- anything mentioned in the General Exclusions.

### SECTION 17 - DISASTER

#### What is covered:

We will pay You up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person for the cost of providing other similar accommodation if Your booked accommodation cannot be lived in because of a fire, flood, earthquake or storm.

#### What is not covered:

- any expenses that You can get back from any tour operator, airline, hotel or other provider of services;
- any expenses that You would normally have to pay during the period of Your journey/holiday;
- any claim resulting from You travelling against the advice of the appropriate national or local authority. You must give Us a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
- any event that results in a claim under this section which was known about before You left from Your international departure point;
- any claim where You have not provided Us with evidence of all the extra costs You had to pay;
- Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- any claim if You have purchased Standard cover;
- anything mentioned in the General Exclusions.

### SECTION 18 - WITHDRAWAL OF SERVICES

#### What is covered:

We will pay You the amount shown in the Travel Insurance Summary of Cover **per complete 24 hours** up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person, if You suffer withdrawal of water or electricity supplies continuously for **at least a 60 hour period** during Your Trip.

#### What is not covered:

- any claim that results from a Strike or Industrial Action existing at the time this insurance was issued;
- any claim not supported by written confirmation from the tour operator or hotel;
- anything mentioned in the General Exclusions.

### SECTION 19 - DOMESTIC PETS

#### What is covered:

We will pay You the amount shown in the Travel Insurance Summary of Cover **per complete 24 hours** up to the amount shown in the Travel Insurance Summary of Cover, for extra kennel or cattery fees if the departure of Your final inward international flight, sea crossing, 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. **You must be delayed by at least 24 hours.**

#### Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay. You must also get a written statement from the appropriate kennel or cattery confirming any extra charges that You have to pay.

#### What is not covered:

- claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- claims where You have not obtained written confirmation from the appropriate kennel or cattery confirming any extra charges;
- any claim arising in connection with a Trip solely within the Home Country;
- any kennel or cattery fees You pay outside the Home Country as a result of quarantine regulations;
- any costs related to domestic pets other than cats or dogs that You own;
- anything mentioned in the General Exclusions.

### SECTION 20 - TIMESHARE COVER

If You have purchased a Premier or Premier Plus Single Trip or Annual Multi-trip policy Timeshare Cover is included.

#### What is covered in addition to section 5:

- Timeshare Cancellation Charges: The management and exchange fees** You have paid or for which You are legally liable to **12% of the original purchase price** of the contracted timeshare week(s) or points owned by You which are unused and are not recoverable from any other source in the event that You are unable to proceed with Your travel arrangements due to one of the stated covered reasons for cancellation.
- Timeshare Curtailment Costs:** The pro-rata proportion of **the management and exchange fees** You have paid or for which You are legally liable, **plus up to 12% of the original purchase price** of the contracted timeshare week(s) or points for the number of scheduled nights not spent overseas, in the event that You curtail Your trip as a result of one of the stated covered reasons for Curtailment.

#### What is not covered:

- any claim if You have purchased Standard cover;
- anything mentioned in the General Exclusions.

### HOME COUNTRY COVER

If You have purchased a Single Trip or Annual Multi-trip policy, this policy will cover You for each Trip You undertake solely within the Home Country provided You have prebooked a **minimum of 1 night** in paid accommodation away from Home. All conditions and exclusions (except where these are amended below) continue to apply to the policy.

### SECTION 21 - HOME COUNTRY MEDICAL TRANSFER

#### What is covered:

Medical transfer if You are hospitalised 50 miles or more from Home, either through sudden illness or accident, in the course of a Trip within the Home Country. We will arrange and pay for Your transfer to a suitable hospital near Your Home when it becomes medically feasible. As necessary We will also arrange and pay for a medical escort to accompany You.

#### What is not covered:

- claims when We have not been contacted at the time You are hospitalised or when We have not given You Our prior authorisation that We will pay the costs;
- You being hospitalised less than 50 miles from Home;
- any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, if You have any Pre-existing Medical Condition(s), which fall within the criteria listed in the Important Health Requirements at the commencement of the Period of Insurance, unless the medical condition has been declared and the appropriate additional premium paid;
- anything mentioned in the General Exclusions.

## SECTION 22 - ADDITIONAL ACCOMMODATION COSTS

### What is covered:

In the event of a valid claim under Section 21 Home Country Medical Transfer, You are covered for additional accommodation and travelling costs as described in Section 3 Additional Accommodation & Travelling Costs.

### What is not covered:

- anything mentioned in the General Exclusions.

## OPTIONAL WINTER SPORTS COVER

This section of cover is only applicable if the appropriate winter sports premium has been paid, you are under the age of 71 and it is noted on **Your Certificate**.

If You have an Annual Multi-trip Policy and have paid for Winter Sports Cover, this Policy will cover You for up to 17 days in each Period of Insurance. You can further extend this cover to either 24 or 31 days upon payment of an additional premium.

If You have a Single Trip Policy and have paid for Winter Sports Cover, this Policy will cover You for the whole **Period of Insurance** as noted on **your certificate**.

Both Single Trip and Annual Multi-trip Policies include the following activities on a non-competitive and non-professional basis during your trip when have paid the appropriate additional premium:-

• Bob Sleighing	• Mono-Skiing	• Snow Kiting
• Cross Country Skiing	• Skiing, Big Foot	• Snow Mobiling
• Curling	• Ski Bobbing	• Snow Shoeing
• Dog Sledging	• Sledging	• Skiing
• Dry Slope Skiing	• Snow Boarding	• Tobogganing
• Lugeing	• Snow Cat Skiing	

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

• Heli boarding	• Ski acrobatics	• Ski stunting
• Heli skiing	• Ski jumping	
• Ice speedway	• Ski racing	

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 Travel Insurance Policy Certificate**.

### 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 1-45 and refer back to them when appropriate for full cover details.

## SECTION 23 - CANCELLATION, CURTAILMENT & TRIP INTERRUPTION

### 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 Exclusion

## SECTION 24 - SKIS, SKI EQUIPMENT & SKI PASS

### What is covered in addition to section 9:

- We will pay You up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person 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 the amount shown in the Travel Insurance Summary of Cover **per complete 24 hours** up to a maximum of the amount shown in the Travel Insurance Summary of Cover per each Insured Person if Your ski pass that You are carrying on Your person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a Trip.

Skis and Ski Equipment are covered against damage or loss whilst in use.

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 sufficient precautions to secure the safety 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, destroyed or lost (and not recovered) except where You have paid the Excess Waiver premium;
- anything mentioned in the General Exclusions.

## SECTION 25 - SKI EQUIPMENT DELAY

### What is covered:

If Your luggage is certified by the Carrier to have been misplaced on the outward journey of a Trip for **more than 12 hours**, then We will Pay You the amount shown in the Travel Insurance Summary of Cover **per complete 24 hours**, up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person, 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.

## SECTION 26 - 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 the amount shown in the Travel Insurance Summary of Cover **per complete 24 hours** up to the amount shown in the Travel Insurance 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;
- anything mentioned in the General Exclusions.

## SECTION 27 - 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 You the amount shown in the Travel Insurance Summary of Cover **per complete 24 hours** up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

### What is not covered:

- anything mentioned in the General Exclusions.

## OPTIONAL GOLF COVER

If You have purchased a Single Trip or Annual Multi-trip policy, Golf cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days and the cover is shown on Your Travel Insurance Policy Certificate.

## SECTION 28 - GOLF EQUIPMENT

### What is covered:

We will pay You up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person, for accidental loss, theft of or damage to Golf Equipment which You own.

Within this amount the following sub-limits apply:

- The maximum We will pay You for any one club or one piece of Golf Equipment, is **£250**. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership 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, in total, for all articles lost, damaged or stolen in any one incident is limited to **£250** if You cannot provide satisfactory proof of ownership and value.

#### 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 suitable precautions to secure the safety of Your Golf Equipment, and must not leave it unsecured or Unattended or beyond Your reach 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 by way of 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 Golf Equipment 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) Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- b) more than £250 per single club or single item of Golf Equipment;
- c) Golf Equipment which is over three years old;
- d) any claim for loss or theft of Golf Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- e) loss, theft of, or damage to, Golf Equipment from checked-in luggage left in the custody of a Carrier and/or packed in luggage left in the baggage hold or storage area of a Carrier;
- f) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- g) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- h) damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- i) damage to, loss or theft of Golf Equipment, if it has been left:
  - Unattended in a place to which the public have access; or
  - left in an Unattended motor vehicle; or
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- j) any claim for damage to Golf Equipment whilst in use;
- k) anything mentioned in the General Exclusions.

### SECTION 29 - GOLF EQUIPMENT HIRE

#### What is covered:

If Your own Golf Equipment is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period **more than 24 hours**, then We will pay You the amount shown in the Travel Insurance Summary of Cover **per complete 24 hours**, up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person, for hire or replacement Golf Equipment.

#### 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 30 - GREEN FEES

#### What is covered:

We will pay You the sum of up to the amount shown in the Travel Insurance Summary of Cover **per complete 24 hours** up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person for the proportionate value of any non-refundable:

- Pre-paid green fees; or
- Golf Equipment hire fees; or
- Tuition hire fees.

#### Which are not used due to:

- a) You being involved in an accident; or
- b) Your sickness; or
- c) adverse weather conditions which causes the closure of the golf course.

#### What is not covered:

- a) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, if You have any Pre-existing Medical Condition(s),

which fall within the criteria listed in the Important Health Requirements at the commencement of the Period of Insurance, unless the medical condition has been declared and the appropriate additional premium paid;

- b) claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming Your inability to play golf;
- c) anything mentioned in the General Exclusions.

### SECTION 31 - HOLE IN ONE COVER

#### What is covered:

We will pay You up to the amount shown in the Travel Insurance Summary of Cover for customary bar expenses You incur as a result of, and immediately subsequent to, You achieving a hole in one during a competition round.

#### Special conditions relating to claims

It is a condition of the cover provided under this section that:

- You get a written statement from the Golf Club Secretary confirming the competition name and date;
- You get a certified copy of Your score card countersigned by Your opponent and by the Official Scorer for the competition; and
- You get a dated Golf Club bar receipt to show the sum that You have paid.

#### What is not covered:

- a) Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- b) any claim if You are aged under 18;
- c) anything mentioned in the General Exclusions.

### OPTIONAL WEDDING COVER

If You have purchased a Single Trip or Annual Multi-trip policy, Wedding cover is included if You have paid the appropriate additional premium for the Period of Insurance and the cover is shown on Your Travel Insurance Policy Certificate.

#### PERIOD OF INSURANCE

The Period of Insurance under section 35 (Photographs and Videos) commences on Your wedding day and shall terminate on Your return to Your normal place of residence or business in the Home Country on completion of Your Trip. Cover under all other sections shall commence at the time of leaving Your Home or business (whichever is later) in the Home Country and shall terminate on the return of the Trip as specified in the itinerary but shall not exceed the period stated on Your Travel Insurance Policy Certificate. In any event cover will commence no more than 24 hours prior to the booked departure time from the Home Country and will cease no more than 24 hours after the booked return to the Home Country. 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.

### SECTION 32 - WEDDING RINGS

#### What is covered:

We will pay You up to the amount shown in the Travel Insurance Summary of Cover per ring for any loss or damage to the bride or bridegroom's wedding rings, occurring within the Period of Insurance. We will pay for the repair, replacement or reinstatement of the lost or damaged ring at Our discretion.

### SECTION 33 - WEDDING GIFTS

#### What is covered:

We will pay You up to the amount shown in the Travel Insurance Summary of Cover per couple in the event of permanent loss or damage to Your Wedding Gifts during the Period of Insurance, for the repair, replacement or reinstatement of the lost or damaged Wedding Gifts.

### SECTION 34 - WEDDING ATTIRE

#### What is covered:

We will pay You reasonable additional costs up to the amount shown in the Travel Insurance Summary of Cover per couple in the event of permanent loss or damage to Your Wedding Attire during the Period of Insurance, if You have to:

- a) Repair the damaged item(s); or
- b) Purchase similar replacement items.

#### What is covered (Applies to Sections 32, 33 and 34):

If in the course of a Trip, Your wedding rings, Wedding Attire and/or Wedding Gifts are damaged, stolen, destroyed or lost (and not recovered), We will pay You up to a maximum limit per couple as stated under each section of this Policy.

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

Payment will be on the basis of the current value of the items concerned, after a deduction for normal wear and tear and bearing in mind the age of the items. You must take all normal precautions to secure the safety of Your wedding rings, Wedding Attire and Wedding Gifts, and must not leave them unsecured

or outside Your reach or Unattended at any time in a place to which the public have access.

If You are claiming for stolen or lost goods You must produce a receipt for the purchase of the original goods wherever possible, which will simplify Our assessment of the claim and speed up payment. Within 24 hours of discovery of the incident You must report loss of Your wedding rings, Wedding Attire and/or Wedding Gifts to the local police or to the Carrier, as appropriate, (damage to Your wedding rings, Wedding Attire and/or Wedding Gifts in transit must be reported to the Carrier). If You are unable to obtain a report from the police, then You must report the loss to Your hotel or accommodation management, or to Your tour operator representative.

You must produce to Us written documentation from one of these listed parties confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

#### **What is not covered (Applies to sections 32, 33 and 34):**

- a) any item loaned, hired or entrusted to You;
- b) any loss from 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, luggage in transit, or from luggage left in the custody of the hotel;
- d) wear and tear, damage caused by moth or vermin, denting or scratching, atmospheric or climatic conditions, deterioration, depreciation or any process of dyeing or cleaning;
- e) confiscation or detention by Customs or other lawful officials and authorities;
- f) bonds, securities, stamps or documents of any kind, musical instruments, glass, china, antiques, pictures, coupons, personal organisers, portable telephones, televisions, portable CD and mini-disc players, vehicles or accessories, boats and/or ancillary equipment, samples or merchandise or business goods or specialised equipment relating to a trade or profession;
- g) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- h) losses from a roof or boot luggage rack;
- i) Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- j) anything mentioned in the General Exclusions.

### **SECTION 35 - PHOTOGRAPHS AND VIDEOS**

#### **What is covered**

We will pay You up to the amount shown in the Travel Insurance Summary of Cover per couple for:

1. Reasonable additional costs incurred by the Insured couple if the pre-booked professional photographer cannot appear at Your wedding at the specified time due to illness, injury or transport problems; and
2. Reasonable additional costs incurred by the Insured couple to re-print or re-take the professionally taken photographs or video(s) of the wedding if the original photographs and video(s) are permanently lost or damaged up to 14 days after the wedding.

If the professional photographer cannot appear, You should obtain written confirmation of the reason he or she could not appear. In the event of loss or damage to photographs, negatives or videos of Your wedding whilst in the custody of the photographer, You should obtain a written report confirming the nature and extent of the damage.

Receipts for any additional costs incurred must be retained if a claim is to be made under this section of the policy.

#### **What is not covered:**

- a) additional costs arising from any change to the specified time of Your wedding of which You are aware prior to the commencement of Your Trip;
- b) the cost of reprinting photographs or video(s) not owned or ordered by You;
- c) Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- d) anything mentioned in the General Exclusions.

### **OPTIONAL BUSINESS COVER**

If You have purchased a Single Trip or Annual Multi-trip policy, Business Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days.

### **SECTION 36 - BUSINESS EQUIPMENT**

#### **What is covered:**

We will pay You up to the amount shown in the Travel Insurance Summary of Cover in total per Trip, for accidental loss, theft or damage to Your Business Equipment. We will also pay for any emergency courier expenses You have incurred, in obtaining any Business Equipment which is essential to Your intended business itinerary.

The maximum We will pay You for any one article or samples is shown in the Travel Insurance Summary of Cover.

The maximum We will pay You for computer equipment is shown in the Travel Insurance Summary of Cover.

We will pay You up to the amount shown in the Travel Insurance Summary of Cover in total per Trip for the purchase of essential items, if Your Business Equipment is delayed or lost in transit on Your outward journey for **more than 24 hours**.

#### **What is not covered:**

- a) Your engaging in manual work in conjunction with any profession, business or trade during the Trip;
- b) Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- c) more than £50 per single item, up to a maximum of £200 in total for any one claim if You are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss;
- d) wear & tear or depreciation;
- e) any claim for loss or theft of Your Business Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- f) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent if You have not notified the airline or other Carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- g) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- h) damage caused by the leakage of powder or liquid carried with Your Business Equipment;
- i) any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which You are being carried;
- j) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- k) damage to, loss or theft of Your Business Equipment, if it has been left:
  - Unattended in a place to which the public have access; or
  - left in an Unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- l) any claim for Business Equipment delay, if You cannot supply receipts for the essential items purchased and written confirmation from the Carrier as to the length of the delay;
- m) anything mentioned in the General Exclusions.

### **SECTION 37 - BUSINESS EQUIPMENT HIRE**

#### **What is covered:**

If Your Business Equipment is lost, stolen, damaged, misdirected or delayed in transit by **more than 12 hours** We will pay You the amount shown in the Travel Insurance Summary of Cover for the cost of hiring the necessary Business Equipment **per complete 24 hours** You are without Your Business Equipment, up to the amount shown in the Travel Insurance Summary of Cover in total per Trip.

#### **What is not covered:**

- a) any claim for loss or theft of Business Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- b) any claim, if the loss or theft of Your own Business Equipment occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- c) claims arising from Your own Business Equipment being delayed, detained, seized or confiscated by Customs or other officials;
- d) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- e) damage to, loss or theft of Your own Business Equipment, which is being carried on a vehicle roof rack;
- f) damage to, loss or theft of Your own Equipment, if it has been left:
  - unattended in a place to which the public have access; or
  - left in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- g) anything mentioned in the General Exclusions.

### **SECTION 38 - BUSINESS MONEY**

#### **What is covered:**

We will pay You up to the amount shown in the Travel Insurance Summary of Cover in total under this policy for the loss or theft of Your business money during Your Trip.

The maximum We will pay for cash is shown in the Travel Insurance Summary of Cover.

**What is not covered:**

- a) Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- b) any claim for loss or theft of business money if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- c) any claim, if the loss or theft of Your own business money occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- d) any loss if You have not taken reasonable steps to prevent a loss happening;
- e) loss or theft of business money that is:
  - not on Your person; or
  - not deposited in a safe, a safety deposit box or similar fixed container in Your Trip accommodation; or
  - loss or theft of business money that does not belong to:
    - Your employer; or
    - You, if You are self employed;
  - loss or theft of travellers cheques, if the issuer provides a replacement service;
  - depreciation in value, currency changes or shortage caused by any error or omission;
- f) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- g) anything that can be replaced by the issuer;
- h) anything mentioned in the General Exclusions.

**SECTION 39 - EMERGENCY COURIER EXPENSES**

**What is covered:**

We will pay You up to the amount shown in the Travel Insurance Summary of Cover if, after loss, theft or damage to Your Business Equipment You incur emergency courier expenses to replace Business Equipment essential to Your intended business Trip. You must keep receipts for all courier expenses You incur.

**What is not covered:**

- a) Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- b) anything mentioned in the General Exclusions.

**SECTION 40 - REPLACEMENT EMPLOYEE**

**What is covered:**

We will pay You up to the amount shown in the Travel Insurance Summary of Cover for a return journey air ticket plus reasonable accommodation costs to enable a Business Associate, where necessary, to replace You in Your location outside the Home Country following Your medical repatriation or death during a Trip.

**What is not covered:**

- a) Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- b) any air travel costs in excess of a return economy/tourist class ticket;
- c) accommodation costs other than the cost of the room;
- d) anything mentioned in the General Exclusions.

**OPTIONAL CRUISE COVER**

If You have purchased an Annual Multi-trip policy and have paid the additional premium and cover is shown on Your Travel Insurance Policy Certificate, this Policy will cover you for up to 31 days in each Period of Insurance

If You have a Single Trip Policy and have paid the additional premium and cover is shown on Your Travel Insurance Policy Certificate, this Policy will cover You for the whole Period of Insurance.

**SECTION 41 - MISSED PORT DEPARTURE**

**What is covered:**

We will pay up to the amount shown in the Travel Insurance Summary of Cover for reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining your cruise ship journey at the next docking port if you fail to arrive at the international departure point in time to board the ship on which you are booked to travel on the initial international journey of your trip as a result of:

- a) The failure of scheduled public transport;
- b) An accident to or breakdown of the vehicle in which you are travelling;
- c) An accident or breakdown occurring ahead of you on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which you are travelling; or
- d) Strike, industrial action or adverse weather conditions.

**What is not covered:**

- a) Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- b) Claims arising directly or indirectly from:
  - Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked whichever is the later;
  - An accident to or breakdown of the vehicle in which you are travelling for which a professional repairers report is not provided;
  - Breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with manufacturer's instructions; or
  - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which you are travelling.
- c) Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- d) Additional expenses where your planned arrival time at the port is less than 3 hours in advance of the sail departure time if you are travelling independently and not part of an integrated cruise package.
- e) Anything mentioned in the General Exclusions.

**Special conditions which apply to section 41**

Under this policy you must:

- a) In the event of a claim arising from any delay arising from traffic congestion obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
- b) Allow sufficient time for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.

**SECTION 42 - CABIN CONFINEMENT**

**What is covered:**

We will pay up to the amount shown in the Travel Insurance Summary of Cover for each 24 hour period that you are confined by the ships medical officer to your cabin for medical reasons during the period of the trip.

**What is not covered:**

- a) Any confinement to your cabin which has not been confirmed in writing by the ships medical officer.
- b) Anything mentioned in the General Exclusions.

**SECTION 43 - ITINERARY CHANGE**

**What is covered:**

We will pay up to the amount shown in the Travel Insurance Summary of Cover for each missed port in the event of cancellation of a scheduled port visit due to adverse weather or timetable restrictions. This must be confirmed by the cruise operator in writing confirming the reason for the missed port.

**What is not covered:**

- a) Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased.
- b) Your failure to attend the excursion as per your itinerary.
- c) Claims arising from when your ship cannot put people ashore due to a scheduled tender operation failure.
- d) Anything mentioned in the General Exclusions.

**SECTION 44 - UNUSED EXCURSIONS**

**What is covered:**

We will pay up to the amount shown in the Travel Insurance Summary of Cover for the cost of pre-booked excursions, which you were unable to use as a direct result of being confined to your own cabin due to an accident or illness which is covered under section 1 - Medical and Repatriation.

**What is not covered:**

- a) Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- b) Anything mentioned in the General Exclusions.

**SECTION 45 - CRUISE INTERRUPTION**

**What is covered:**

We will pay up to the amount shown in the Travel Insurance Summary of Cover for additional travel expenses incurred to reach the next port in order to re-join the cruise, following your temporary illness requiring hospital treatment on dry land.

**What is not covered:**

- a) Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- b) Claims where less than 25% of the trip duration remains.
- c) Any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, if You have any Pre-existing Medical Condition(s),



which fall within the criteria listed in the Important Health Requirements at the commencement of the Period of Insurance, unless the medical condition has been declared and the appropriate additional premium paid;

d) Anything mentioned in the General Exclusions.

**Special conditions which apply to section 45**

Under this policy you must:

- a) Contact us prior to arranging any additional travel, so that we can approve and assist with any travel arrangements. You must also obtain a medical certificate from the medical practitioner in attendance to confirm the details of your unforeseen illness or injury.
- b) Supply satisfactory medical evidence at the time of requesting our assistance in the event of an interruption claim in order to substantiate that the claim is due to your unforeseen illness or injury. We will make all necessary arrangements at your cost and arrange appropriate reimbursement as soon as the claim has been validated.

**OPTIONAL SPECIAL SPORTS & ACTIVITIES COVER**

**What is covered:**

Benefits under the sections of cover already described under Sections 1 - 45 are extended to cover Special Sports and Activities as follows.

Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) 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. If you have purchased a Single Trip or Annual Multi-trip policy, this policy will cover You when You are engaging in the following sports and activities in Table A on a non-competitive and non-professional basis during Your Trip:

**TABLE A**

**The following Special Sports and Activities are automatically included in the policy:**

<ul style="list-style-type: none"> <li>• Abseiling (within organiser's guidelines)</li> <li>• Aerobics</li> <li>• Angling</li> <li>• Archery</li> <li>• Athletics</li> <li>• Badminton</li> <li>• Banana boating</li> <li>• Baseball</li> <li>• Basketball</li> <li>• Board sailing</li> <li>• Bowling</li> <li>• Bowls</li> <li>• Bungee jumping (within organiser's guidelines)</li> <li>• Canoeing (up to grade 2 rivers only)</li> <li>• Climbing (on a climbing wall only)</li> <li>• Cricket</li> <li>• Curling</li> <li>• Cycling (excl tours)</li> <li>• Deep sea fishing</li> <li>• Fell walking</li> <li>• Fishing</li> <li>• Football</li> <li>• Glacier walking</li> <li>• Gliding (no cover for crewing or piloting)</li> <li>• Golf</li> <li>• Gymnastics</li> <li>• Handball</li> <li>• Heptathlon</li> <li>• Hiking/trekking/walking (below 4,000 metres)</li> <li>• Horse riding (excl. competitions/racing/jumping/hunting)</li> </ul>	<ul style="list-style-type: none"> <li>• Hot air ballooning (organised pleasure rides only)</li> <li>• Ice skating</li> <li>• Indoor climbing (on climbing wall)</li> <li>• Kayaking (up to grade 2 rivers only)</li> <li>• Kite surfing</li> <li>• Marathon running</li> <li>• Motorcycling (up to 125cc)</li> <li>• Mountain biking (excl Downhill)</li> <li>• Netball</li> <li>• Football/Soccer (noncompetitive)</li> <li>• Organised safari without guns</li> <li>• Orienteering</li> <li>• Overland trips</li> <li>• Parascending over water</li> <li>• Pony trekking</li> <li>• Racket ball</li> <li>• Rackets</li> <li>• Rambling</li> <li>• Rap jumping (within organiser's guidelines)</li> <li>• Ringos</li> <li>• Roller skating/blading (wearing pads &amp; helmets)</li> <li>• Rounders</li> <li>• Rowing (except racing)</li> <li>• Running</li> <li>• Safari trekking in a vehicle (must be organised tour)</li> </ul>	<ul style="list-style-type: none"> <li>• Safari trekking on foot (must be organised tour)</li> <li>• Sailboarding</li> <li>• Scuba diving to 30 metres (within organiser's guidelines)</li> <li>• Sea kayaking</li> <li>• Skateboarding (wearing pads and helmets)</li> <li>• Sledging (pulled by horse or reindeer as a passenger)</li> <li>• Snooker, pool and billiards</li> <li>• Snorkelling</li> <li>• Softball</li> <li>• Squash</li> <li>• Surfing</li> <li>• Swimming</li> <li>• Table tennis</li> <li>• Ten pin bowling</li> <li>• Tennis</li> <li>• Tubing</li> <li>• Tug of war</li> <li>• Volleyball</li> <li>• Wakeboarding</li> <li>• Water polo</li> <li>• Water skiing</li> <li>• White water rafting (within organiser's guidelines)</li> <li>• Windsurfing</li> <li>• Zorbing</li> </ul>
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**TABLE B**

**The following sports and activities in Table B will also be covered but no cover will apply in respect of any Personal Accident or Personal Liability claims:**

<ul style="list-style-type: none"> <li>• Camel riding</li> <li>• Catamaran sailing (if qualified)</li> <li>• Clay pigeon shooting</li> <li>• Dinghy sailing</li> <li>• Go karting (within organiser's guidelines)</li> <li>• Jet boating (no racing)</li> <li>• Jet skiing (no racing)</li> </ul>	<ul style="list-style-type: none"> <li>• Paint balling (wearing eye protection)</li> <li>• Rifle range shooting</li> <li>• Sailing/yachting inshore (recreational, no racing)</li> <li>• Shooting (within organiser's guidelines)</li> </ul>	<ul style="list-style-type: none"> <li>• Small bore target shooting (within organiser's guidelines)</li> <li>• War games (wearing eye protection)</li> <li>• Yachting (if qualified)</li> <li>• Zip Lining</li> </ul>
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**TABLE C**

**Your policy can be extended to cover the following Special Sports and Activities in Table C for an additional Premium:**

<ul style="list-style-type: none"> <li>• American football</li> <li>• Climbing up to 4,000 metres</li> <li>• Dry slope skiing</li> <li>• Endurance tests</li> <li>• Fives</li> <li>• Hiking/trekking/walking (above 5,000 metres)</li> <li>• Hockey</li> <li>• Lacrosse</li> <li>• Organised safari with guns</li> </ul>	<ul style="list-style-type: none"> <li>• Outdoor endurance events</li> <li>• Parascending over land</li> <li>• Rugby</li> <li>• Sand dune surfing/skiing</li> <li>• Scuba diving between 30 - 50 metres (within organiser's guidelines)</li> <li>• Speed skating</li> <li>• Street hockey (wearing pads and helmets)</li> </ul>	<ul style="list-style-type: none"> <li>• Summer tobogganing</li> <li>• Trampoline</li> <li>• White water canoeing (up to grade 4 only)</li> <li>• Yachting, boating, sailing and rowing (only inland waters or coastal waters within 12 mile limit from land)</li> </ul>
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**TABLE D**

**Your policy can be extended to cover the following Special Sports and Activities in Table D for an additional premium, but no cover will apply in respect of any Personal Accident or Personal Liability claims:**

<ul style="list-style-type: none"> <li>• Canyoning</li> <li>• Cycle Touring</li> <li>• Fencing (within organiser's guidelines)</li> <li>• Gaelic football</li> <li>• High Diving</li> <li>• Hurling</li> <li>• Ice Hockey</li> <li>• Land Yachting</li> <li>• Martial Arts (Training Only)</li> </ul>	<ul style="list-style-type: none"> <li>• Micro Lighting</li> <li>• Motor Rallying</li> <li>• Parachuting - Tandem Jump</li> <li>• Paraseiling</li> <li>• Polo</li> <li>• Rafting, canoeing, kayaking up to Grade 4</li> <li>• Rock Scrambling</li> <li>• Sailing/yachting inshore (recreational, crewing, no racing)</li> </ul>	<ul style="list-style-type: none"> <li>• Sailing/yachting offshore (recreational, no racing)</li> <li>• Sky Diving</li> <li>• Triathlon – Road Bike &amp; Iron Man</li> <li>• Work Abroad</li> </ul>
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**TABLE E**

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

<ul style="list-style-type: none"> <li>• Adventure racing</li> <li>• Base jumping</li> <li>• Biathlon</li> <li>• Big game hunting</li> <li>• Black water rafting</li> <li>• BMX riding</li> <li>• Boulderling</li> <li>• Boxing</li> <li>• Cave tubing</li> <li>• Caving/potholing</li> <li>• Climbing over 4,000 metres</li> <li>• Cycle racing</li> <li>• Cycle cross</li> <li>• Downhill Mountain Biking</li> <li>• Drag racing</li> </ul>	<ul style="list-style-type: none"> <li>• Flying (except passengers in licensed passenger carrying aircraft)</li> <li>• Free mountaineering</li> <li>• Hang gliding</li> <li>• Harness racing</li> <li>• High diving (over 5 metres)</li> <li>• Hunting (fox/drag)</li> <li>• Jousting</li> <li>• Judo</li> <li>• Karate</li> <li>• Kendo</li> <li>• Modern pentathlon</li> <li>• Motor cycle racing</li> <li>• Motor racing</li> </ul>	<ul style="list-style-type: none"> <li>• Mountaineering over 4,000 metres</li> <li>• Parapenting</li> <li>• Power boat racing</li> <li>• Power lifting</li> <li>• Professional sports of any kind</li> <li>• Quad biking</li> <li>• River bugging</li> <li>• Rodeo</li> <li>• Roller hockey</li> <li>• Shark diving (in cage)</li> <li>• Speed trials/time trials</li> <li>• Water ski jumping</li> <li>• Weight lifting</li> <li>• Wrestling</li> </ul>
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**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 Travel Insurance Policy Certificate.**

**GENERAL CONDITIONS**

1. You must exercise reasonable care for the supervision and safety 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.
2. You must avoid needless self-exposure to peril unless You are attempting to save human life.
3. 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.

4. 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 Travel Insurance Policy Certificate.
  5. 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.**
  6. 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.
  7. 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.
  8. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not to take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made.
  9. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
  10. 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.
  11. You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. As often as We require, You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all Certificates, information, evidence and receipts that We reasonably require.
  12. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
  13. 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 known claims or losses.
  14. 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.
  15. 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.
  16. 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.
  17. You must pay the appropriate premium for the full number of days comprising 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.
  18. When engaging in any sport or holiday activity (not excluded under General Exclusion 15) 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.
  19. Table C & Table D Special Sports and Activities, and Winter Sports, are covered only if You have paid the appropriate additional premium required, before departure from Your Home Country.
  20. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We consider such sports and activities as safe. At all times You must satisfy Yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to Yourself and to others.
- 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 13.
5. 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).
  6. 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.
  7. 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 (unless you have Premier or Premier Plus cover), holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under sections Medical Emergency & Repatriation, Additional Accommodation & Travelling Costs, Cancellation, Curtailment & Trip Interruption or Money & Passport).
  8. Any deliberately careless or deliberately negligent act or omission by You.
  9. Any claim arising or resulting from Your own illegal or criminal act.
  10. Needless self-exposure to peril except in an endeavour to save human life.
  11. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of drug(s).
  12. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
  13. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
  14. You engaging in any Special Sports and Activities in Table C & Table D or Winter Sports unless the appropriate Special Sports & Activities or Winter Sports extension premium required has been paid.
  15. You engaging in or practising for the following sports and activities: Adventure racing, Base jumping, Biathlon, Big game hunting, Black water rafting, BMX riding, Bobsleighing / lugging, Bouldering, Boxing, Canyoning, Cave tubing, Caving / pot holing, Climbing over 4,000 metres, Cycle racing, Cyclo cross, Drag racing, Flying (except passengers in licensed passenger carrying aircraft), Free mountaineering, Hang gliding, Harness racing, Heli boarding, Heli skiing, High diving (over 5 metres), Hunting (fox / drag), Ice speedway, Jousting, Judo, Karate, Kendo, Martial arts, Micro lighting, Modern pentathlon, Motor cycle racing, Motor racing, Motor rallying, Mountaineering over 4,000 metres, Parachuting, Paragliding / parapenting, Parapenting / paragliding, Power boat racing, Powerlifting, Professional sports of any kind, Quad biking, River bugging, Rock climbing, Rodeo, Roller hockey, Shark diving (in cage), Ski acrobatics, Ski jumping, Ski racing, Ski stunting, Sky diving, Speed trials / time trials, Triathlon, Water ski jumping, Weight lifting, Wrestling or any other sports not mentioned in this policy unless cover has been accepted by Us in writing prior to the commencement of the Period of Insurance. **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 on 0333 300 2160.**
  16. Participation in any organised competition involving any Special Sports and Activities or Winter Sports.
  17. You fighting except in self-defence.
  18. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded herein is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall

## GENERAL EXCLUSIONS

No section of this policy shall apply in respect of:

1. Any person who has reached the age of 80 years at the commencement of the Period of Insurance when purchasing a Single Trip policy.
2. Any person who has reached the age of 80 years at the commencement of the Period of Insurance when purchasing an Annual Multi-trip policy.
3. Any person practicing in Winter Sports who has reached the age of 71 years at the commencement of the Period of Insurance.
4. Loss, damage or expense which at the time of happening is insured by,

remain in full force and effect. This exclusion does not apply to claims under the sections Medical Emergency & Repatriation and Personal Accident.

19. Any claim if You are travelling to a country where the Foreign and Commonwealth Office (FCO) has advised against all, or all but essential, travel. You can check the FCO travel advice at [www.fco.gov.uk](http://www.fco.gov.uk).
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 sections Medical Emergency & Repatriation and Personal Accident.
22. 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 operate as a result of a computer virus - except under the sections Medical Emergency & Repatriation and Personal Accident. Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
23. Any claim when You have not paid the appropriate premium for the number of days comprising 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.
24. 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.
25. 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.
26. Any claim arising from a Trip in, to or through the following countries: Afghanistan, Liberia, Syria or Sudan.

## MAKING A CLAIM ON YOUR RETURN HOME

**For all claims please call Global Response on +44 (0) 343 658 0302.**

Lines are open 9am - 5pm Monday to Friday (except for public holidays). Please have Your Travel Insurance Policy Certificate number to hand, and have ready any documents You may have that could be relevant to Your claim (for example medical Certificates, travel tickets, boarding passes, letters from authorities/public transport providers/airlines, depending on which section of cover You are claiming for).

If Your claim relates to a timeshare please ensure that You enclose a copy of the timeshare management agreement.

If You do not have any documents with You, Your claim might be delayed, please ask the operator for assistance.

You may need to get additional information about Your claim while You are away. You may also be asked to send Us additional information and documentation (We will give You advice if this becomes necessary). The nature of the documentation We need may include hotel bills, hospital bills, pharmacy receipts and/or taxi receipts and will depend on Your individual circumstances and the type of claim You are making.

Please read the general conditions contained in this policy document and the relevant sections of Your policy for more information. We may refuse to reimburse You for any expenses for which You cannot provide receipts or bills.

### Claims Cooperation

You shall provide assistance and co-operate with Us or Our representatives in obtaining any other records We or they feel necessary to evaluate the incident or claim. If You do not co-operate with Us and/or Our representatives the investigation of the claim, We shall not be liable to pay any claim.

### Access to additional materials

You shall provide Us, or designated representatives, all information, documentation, medical information that We or they may reasonably require during the term of this policy, or until all claims have been resolved, whichever is later.

### Right to medical records and medical examination

Following notification of a claim, You shall provide, when asked, all authorisations necessary to obtain Your medical records. We have the right to have You examined by a physician or vocational expert of Our choice, and at Our expense, when and as often as We may reasonably request.

## MEDICAL EMERGENCIES AND RETURNING EARLY TO YOUR HOME COUNTRY

If You have an emergency during Your Trip and require medical treatment

while outside Your Home Country, or if Your journey is cut short (Curtailed) or You have to return early to Your Home Country, You must phone Global Response as soon as possible, and quote Your policy number.

If You have a medical or non-medical emergency, please call **+44 (0) 343 658 0303**.

This line is open 24 hours a day.

Global Response will provide immediate help if You are ill or injured outside Your Home Country. They provide a 24-hour emergency service 365 days a year.

When contacting the above You will need to quote Your policy number, the name of Your agent, Your name, address, telephone number and confirm that You are insured with Leisure Guard.

## CUSTOMER SATISFACTION

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:

The Compliance Manager,  
ROCK Insurance Group,  
Griffin House,  
135 High Street,  
Crawley,  
West Sussex  
RH10 1DQ

Telephone 0333 300 2160

Email: [info@leisureguardsupport.com](mailto:info@leisureguardsupport.com)

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

Email: [customerservices@global-response.co.uk](mailto:customerservices@global-response.co.uk)

Telephone: 00 44 (0) 2920 468793

If we cannot give you a final decision within eight 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.

Email: [www.financial-ombudsman.org.uk/](http://www.financial-ombudsman.org.uk/)

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. FSCS compensation is also provided at 100% for claims arising from the death or incapacity of the policyholder due to injury, sickness, or infirmity. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## CANCELLATION PROVISIONS

This insurance is designed to cover most circumstances but You should be aware that not all eventualities are insured. Please read this document carefully. If You find the insurance does not meet Your requirements, please return this policy and proof of premium to the selling agent within 14 days of receipt but before the Holiday departure date. Provided no claim has been made, Your premium will be refunded in full.

Thereafter You may cancel the insurance cover at any time by informing Leisure Guard however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions

Provided the premium has been paid in full You will be entitled to a

proportionate rebate of premium in respect of the unexpired period showing on the insurance.

### DATA PROTECTION ACT 1998 NOTICE

Leisure Guard 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  
Leisure Guard Insurance  
Belvedere House  
Bristol Airport  
BS48 3DP

or email: [info@leisureguardtravelinsurance.co.uk](mailto:info@leisureguardtravelinsurance.co.uk)

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.

### AUTO RENEW

To make sure You have continuous cover under Your policy, Leisure Guard will aim to automatically renew (auto-renew) Your policy when it runs out, unless You tell them not to. Each year Leisure Guard will write to You 21 days before the renewal date of Your policy, and tell You about any changes to the premium or the policy terms and conditions. If You do not want to auto-renew Your policy, just call them on the telephone number provided on Your Travel Insurance Policy Certificate. Otherwise they will collect the renewal premiums from Your credit card or debit card.

You should also note that Your renewed policy will only be valid when:

- You have told them about any changes to Your policy details (including any changes in health conditions);
- and Your credit card or debit card details have not changed.

In some cases Leisure Guard may not be able to automatically renew Your policy. They will let You know at the time if this is the case. Leisure Guard is entitled to assume that Your details have not changed and You have the permission of the card holder unless You tell them otherwise. Leisure Guard does not have Your payment details. They will tell the relevant processing bank that have Your payment details to charge the relevant premium to Your debit card or credit card on or before the renewal date.

You can tell Leisure Guard about any changes to Your policy details or opt out of automatic renewal at any time by phoning them on the telephone number provided on Your Travel Insurance Policy Certificate.

### SECTION A - TRAVEL INSURANCE CONTACT NUMBERS

**IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE GLOBAL RESPONSE STATING YOUR NAME AND POLICY NUMBER.**

Travel Helpline	<b>0333 300 2160</b>
Medical Emergency & Repatriation	<b>+44 (0) 343 658 0303</b>
Claims Helpline	<b>+44 (0) 343 658 0302</b>

## SECTION B - END SUPPLIER FAILURE COVER

**This cover is provided only if You have purchased a Premier or Premier Plus Policy. Below are the details of cover provided by this extension.**

This insurance is underwritten by CBL Insurance Europe Limited 2nd Floor 13-17 Dawson Street Dublin 2 Ireland, company registration: 218234 who are authorised and regulated by the Financial Conduct Authority registration number 203120.

### Definitions which only apply to this Section:

**End Supplier** – Scheduled Airline, Rail Operators including Eurostar, Eurotunnel, Ferry and Cruise Operators, Coach Operators, Transfer Companies, Car Hire Companies, Hotels and Apartments, Villas abroad and cottages in UK, Caravan sites, Campsites, Mobile Homes and Camper Rentals, Destination Management Company, Safaris, Excursions, Theme Parks such as Disneyland Paris, Tour Operators, Travel and Booking Agents and Consolidators.

**Mode of Transport** – Scheduled Airline (as defined below), Train (i.e. Eurostar and Eurotunnel), Coach, Ferry, Cruise Ship

**Irrecoverable Loss** – Deposits and charges paid by **You** for **Your Trip** which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the **End Supplier** or another insurance company or a government agency or a travel agent or credit card company.

**Trip** – **The Outward Journey** and **Return Journey** on a **mode of transport** booked and paid for by **You**.

**Scheduled Airline** – An airline upon whom **Your Trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

**Insolvency or Financial Failure** – An event causing the cancellation of all or part of **Your Trip** happening after **You** purchased this insurance which results in the **End Supplier** no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

### What you are covered for

**We** will indemnify **You** up to **£3,000** in total for each Insured Person named on the Invoice for:

1. Irrecoverable sums paid in advance in the event of Insolvency of the End Supplier associated with **Your Trip** which was incurred before **Your** departure date if **You** have to cancel **Your Trip** or if **You** have already completed the outward journey;
2. The extra cost of a one way fare of a standard no greater than the class of journey on the **Outward Journey** to allow **You** to complete the Return Journey of **Your Trip** (to your original departure country within the European Union/EEA country of residence ) as a result of the **Insolvency or Financial Failure** of the **mode of transport** on which **You** are booked to travel causing the transport on which **Your Trip** depends that were subject to **Your Advanced Booking** being discontinued and **You** not being offered from any other source any reasonable alternative transport or refund of charges **You** have already paid. Provide where practicable **You** shall have obtained **Our** approval prior to incurring the relevant cost by contacting **Us**.
3. **Irrecoverable loss** of unused prepaid expenses as a result of **Insolvency or Financial Failure** of any company for the following services associated with **Your Trip** booked independently by **You**:
  - Scheduled Airline
  - short let holiday accommodation providers (including hotels, Apartments and Villas),
  - car hire operators
  - ferry/cruise operators
  - coach operators
  - train operators
  - Theme Parks
  - Caravan / Camp Site
  - Mobile Homes and Camper Rentals
  - travel agent, tour organiser/Operator, booking agent or consolidator
  - Destination Management Company.
4. Any losses that are not directly associated with the incident that caused **You** to claim are limited to £1,500 in total for each Insured Person named on **Your** Certificate of Insurance.

**You** may claim **only** under End Supplier Failure Insurance **or** Cancellation / Curtailment, not both.

### Special condition which apply:

**You** must obtain written confirmation from the liquidator that the third party supplier has become insolvent.

### What is not covered:

1. Any expense following **Your** disinclination to travel or to continue with **Your Trip** or loss of enjoyment on **Your Trip**;
2. Any expense arising from circumstances which could reasonably have been anticipated at the time **You** booked **Your Trip**;
3. Any costs incurred by **You** which are recoverable or for which **You** receive or are expected to receive compensation;
4. Any form of travel delay or other temporary disruption to **Your Trip**;
5. Any loss sustained by **You** when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of Insolvency or Financial Failure (as defined herein) of the **End Supplier** or other relevant company was announced;
6. Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
7. Any loss for which a third party is liable or which can be recovered by other legal means.
8. Anything mentioned in the General Exclusions unless specifically insured under this Section.

### Your Supplier Insolvency Policy Cover:

This policy provides cover **ONLY** in the event that **You** cannot recover **Your** losses from any other source. In the event of a loss, **You** should first make **Your** claim against **Your** Holiday Provider, CAA ATOL, **Your** credit or debit card provider under Section 75 of the Consumer Credit Act 1974 or against any other insurance policy which provides compensation for **Your loss**.

This policy will only make payments less the value of any compensation **You** have received from any other source.

### Claims Procedure:

First, check **Your** Travel Insurance Policy Certificate and **Your** policy to make sure that what **You** are claiming for is covered. **You** must notify **Us** in writing either by e-mail or at the address below of any occurrence which may give rise to a claim and should be advised as soon as reasonably practicable and in any event within 14 days.

**For End Supplier Failure Insurance claims please e-mail claims@MGACS.com or write to:**

MGA Cover Services Limited  
Claims Department  
Kemp House,  
152 City Road,  
London  
EC1V 2NX

MGA Cover Services Limited will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.

Please read the general conditions contained in this policy document and the relevant sections of **Your** policy for more information. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

### Complaints Procedure

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should in the first instance contact

MGA Cover Services Limited,  
Customer Services,  
Kemp House,  
152 City Road,  
London  
EC1V 2NX  
Email: info@mgacs.com.

Please ensure **Your** policy number is quoted in all correspondence to assist a quick and efficient response.

**We** will contact **You** within 14 days of receiving **Your** complaint to inform **You** of what action **We** are taking. **We** will try to resolve the problem and give **You** an answer within four weeks. If it will take us longer than eight weeks **We** will tell **You** when **You** can expect an answer.

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service.

**You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower  
Harbour Exchange Square,  
London.  
E14 9SR  
Tel: 0845 080 1800

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

## SECTION C - OPTIONAL GADGET COVER

### INSURANCE POLICY – TERMS AND CONDITIONS

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

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

This Gadget Insurance is arranged by Rock Insurance Services Limited with UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

The administrator is Rock Insurance Group. They will help **you** with any questions **you** may have and help **you** with any changes **you** need to make to **your** insurance. Please also contact them if any details on **your** Certificate of Insurance are incorrect and they will arrange for a corrected Certificate of Insurance to be issued to **you**. **You** can contact them at: Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ. Email: [info@leisureguardsupport.com](mailto:info@leisureguardsupport.com).

### CERTIFICATION OF COVER

**Your** policy combined with **your** certificate of insurance certifies that insurance has been effected between **you** and **us**. In return for payment of the premium **we** agree to insure **you** in accordance with the terms and conditions contained in and endorsed on these documents.

### INTRODUCTION

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

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

### WHERE AND WHEN COVER APPLIES

#### Period of this Policy

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

#### Operative time and geographical area

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

### DEFINITIONS

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

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

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

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

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

**Computer Virus:** Means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

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

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

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

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

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

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

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

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

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

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

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

**Terrorism:** Any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

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

**UK:** England, Scotland, Wales and Northern Ireland.

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

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

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

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

#### What is covered:

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

### BASIS OF COVER

#### A. Accidental Damage

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

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

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

#### B. Theft

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

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

1. where the **theft** has occurred from any motor vehicle where **you**

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

#### C. Breakdown

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

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

#### D. Liquid Damage

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

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

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

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

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

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

### REPLACEMENT CONDITION

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

- 10% over two years old and less than three years old
- 20% over three years old and less than four years old
- 30% over four years old and less than five years old
- 40% over five years old and less than six years old.

#### What is not covered:

- Repairs or any other costs for:
  - cleaning, inspection, routine servicing or maintenance;
  - Loss or damage arising from a manufacturer's defect or recall of the **electronic equipment**;
  - replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
  - any repairs carried out without prior authorisation from **us**;
  - wear and tear to the **electronic equipment** and/or gradual deterioration of performance;
  - Cosmetic damage**.
- Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
- Any claim made, or any event causing the need for a claim to be made, which occurred prior to the **commencement date** of the **period of insurance**.
- Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of **your** policy, or since it was added to **your** policy, as verified by **your** airtime provider.
- Any claim arising whilst **you** are not on **holiday**.
- Any repair or replacement if a SIM card registered to **you** was not in the insured mobile phone or **electronic equipment** at the time of the **accidental damage, theft, breakdown, or liquid damage**.
- Any expense incurred arising from not being able to use the **electronic equipment**, or any costs other than the repair or replacement costs of the **electronic equipment**.
- Accidental damage, theft, breakdown** or liquid damage to **accessories** of any kind.

- Any **breakdown** arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, Accessories or associated equipment to correctly recognise and process any calendar date or time.
- Reconnection costs or subscription fees of any kind.
- Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
- Items purchased from an on-line auction site unless from a **UK** VAT registered company.
- Any costs for loss or damage to information or data or software contained in or stored on the **electronic equipment** whether arising as a result of a claim paid by this insurance or otherwise.
- Any other costs that arise directly or indirectly from the event which led to **your** claim unless specifically stated in this policy.
- Liability of whatsoever nature arising from ownership or use of the **electronic equipment**, including any illness or injury resulting from it.
- Value Added Tax (VAT) where **you** are registered with HM Revenue & Customs for VAT.
- Claims arising from **terrorism**, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
- Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
- Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- Claims for any **electronic equipment** used in connection with **your** profession or trade.
- Any **electronic equipment** more specifically insured elsewhere.
- Any claim if **you** are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. **You** can check the FCO travel advice at [www.fco.gov.uk](http://www.fco.gov.uk).
- This policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of **electronic data** from any cause whatsoever (including but not limited to **computer virus**) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- However, in the event that a peril listed below results from any of the matters described in paragraph (23) above, this policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the policy period to property insured by this policy directly caused by such listed peril. Listed Perils - Fire, Explosion.

### POLICY CONDITIONS AND LIMITATIONS

- Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single **period of insurance**. Cover is limited to one replacement per **period of insurance** per item, up to the amount specified in the Summary of Cover table.
- Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.
- This insurance only covers **electronic equipment** purchased in the **UK**, the Isle of Man and the Channel Islands. Cover includes the use of the **electronic equipment** for the period and destination shown on **your** insurance certificate. Any repairs or replacements must be carried out in the **UK** by repairers or retailers approved by **us**.
- The **electronic equipment** must be less than 6 years old (except for laptops which must be less than 15 months old) at the **commencement date** of the insurance, with valid **proof of purchase**. All items must have been purchased as new from a VAT registered company and must be in full working order at the **commencement date** of this policy.
- You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to: take care to supply accurate and complete answers to all the questions **we** or Rock Insurance Services may ask as part of **your** application for cover under the policy; to make sure that all information supplied as part of **your** application for cover is true and correct and; to tell **us** of any changes to the answers **you** have given as soon as possible. Failure to provide answers in line with the requirement of the act may mean that **your** policy is invalid and that it does not operate in the event of a claim.
- You** must provide **us** with any receipts, **proof of purchase** or documents to support **your** claim as requested. All **proof of purchase** must include the make and model of the **electronic equipment** and must be in **your** name. If **we** do not receive the documents **we** have requested from **you** or if any documents submitted by **you** are not acceptable to **us**, it may delay **your** claim or **we** may decline to pay **your** claim.

7. **You** must take all precautions to prevent any damage to **your electronic equipment**.
8. If **electronic equipment** is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company. etc), **you** must notify such carrier immediately and obtain a copy of their report.
9. **We** will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. Please note that it may be necessary for **us** to contact **your** Airtime Provider in order to validate **your** claim.
10. This cover is limited to one replacement per insured item per **period of insurance**.
11. Cover for **your electronic equipment** applies to **you** as the person who purchased the policy and **your immediate family**.
12. The benefits of this policy cannot be transferred to someone else or to any other **electronic equipment** without **our** written permission.

## HOW TO CLAIM

**You** must:

1. Notify Trent - Services (Administration) Ltd as soon as possible after any incident likely to result in a claim under this insurance  
Trent - Services (Administration) Ltd,  
Trent House,  
Love Lane,  
Cirencester,  
Gloucestershire GL7 1XD  
Telephone: 01285 626020  
Email: [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk)  
Fax: 01285 626031
2. Report the **theft** of **your** mobile phone within 12 hours of discovery of the occurrence of the **theft**, to **your** airtime provider and instruct them to blacklist **your** handset;
3. Report the **theft** of **your electronic equipment** to the police within 24 hours of discovery and obtain a crime reference number in relation to the **theft** of the item.
4. If **we** replace **your electronic equipment** the ownership of the damaged or lost item is transferred to **us** once **you** have received the Replacement Item **we** have supplied. If the **electronic equipment** **you** have claimed for is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to do so.

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

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

UK General Insurance Ltd is an agent of Great Lakes.

## CANCELLATION

This insurance is designed to cover most circumstances but **you** should be aware that not all eventualities are insured. Please read this document carefully. If **you** find the insurance does not meet **your** requirements, please return this policy and proof of premium to the selling agent within 14 days of receipt but before the **holiday** departure date. Provided no claim has been made, **your** premium will be refunded in full.

Thereafter **you** may cancel the insurance cover at any time by informing Leisure Guard however no refund of premium will be payable.

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

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions
5. **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

## MAKING YOURSELF HEARD

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

## Complaints regarding the sale of the policy:

Please contact Leisure Guard who arranged the Insurance on Your behalf at  
The Compliance Manager,  
ROCK Insurance Group,  
Griffin House,  
135 High Street,  
Crawley,  
West Sussex RH10 1DQ  
Telephone 0333 300 2160  
Email: [info@leisureguardsupport.com](mailto:info@leisureguardsupport.com)

If Your complaint about the sale of Your policy cannot be resolved by the end of the third working day, Leisure Guard Insurance will pass it to:

Customer Relations Department,  
UK General Insurance Limited,  
Cast House,  
Old Mill Business Park,  
Gibraltar Island Road,  
Leeds LS10 1RJ

Telephone: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk).

## Complaints regarding claims:

Trent - Services (Administration) Ltd,  
Trent House,  
Love Lane,  
Cirencester,  
Gloucestershire GL7 1XD  
Telephone: 01285 626020  
Email: [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk)  
Fax: 01285 626031

Telephone: 01285 626020

Email: [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk)

Fax: 01285 626031

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 06534A.

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, Trent - Services (Administration) Ltd will pass it to:

Customer Relations Department,  
UK General Insurance Limited,  
Cast House,  
Old Mill Business Park,  
Gibraltar Island Road,  
Leeds LS10 1RJ

Telephone: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

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

Telephone: 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

## COMPENSATION SCHEME

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

## IMPORTANT NOTICE TO CUSTOMERS

If **you** or anyone acting on **your** behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and **you** will forfeit all rights under the policy. In these circumstances, **we** reserve the right to retain the premium **you** have paid and to recover any sums **we** have paid by way of benefit under the policy. **We** may also pass **your** details to the police. The terms and conditions of this insurance policy do not affect **your** statutory rights relating to faulty or mis-described goods. For further information about **your** statutory rights, please contact **your** local authority Trading Standards Department or the Citizens Advice Bureau.

## DATA PROTECTION

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.



## SECTION A - TRAVEL INSURANCE SUMMARY OF COVER

\* For Standard cover the Policy Excess under Medical Emergency & Repatriation, Emergency Dental Treatment and Cancellation, Curtailment & Trip Interruption is increased to £200 if You have reached the age of 65 years at the commencement of the Period of Insurance.

\*\* For Premier cover the Policy Excess under Medical Emergency & Repatriation, Emergency Dental Treatment and Cancellation, Curtailment & Trip Interruption is increased to £150 if You have reached the age of 65 years at the commencement of the Period of Insurance.

Cover (per person unless otherwise shown)	Standard Cover Limits up to	Excess Per Person*	Premier Cover Limits up to	Excess Per Person**	Premier PLUS Cover Limits Up to	Excess Per Person
1. Medical Emergency & Repatriation	£5,000,000	£100*	£10,000,000	£85**	£20,000,000	Nil
2. Emergency Dental Treatment	£250	£100*	£250	£85**	£550	Nil
3. Additional Accommodation & Travel Cost	£1,000	Nil	£2,000	Nil	£3,000	Nil
4. Hospital Daily Benefit	N/A	N/A	£25 per complete 24 hours of inpatient treatment; maximum of £1,000	Nil	£50 per Complete 24 hours of inpatient treatment maximum of £1,500	Nil
5. Cancellation, Curtailment & Trip Interruption	£1,500	£100*/£10 for Loss of Deposit	£5,000	£85**/£10 for Loss of Deposit	£10,000	Nil
6. Travel Delay	£10 for each full 12 hour delay; maximum of £100	Nil	£20 for each full 12 hour delay; maximum of £300	Nil	£30 for each full 12 hour delay maximum £500	Nil
7. Departure Assistance & Missed Connection	£500	Nil	£1,000	Nil	£1,000	Nil
8. Missed Departure on the Outward Journey	£500	Nil	£1,000	Nil	£1,500	Nil
9. Personal Luggage - Single article, or Pair or Set of articles - Valuables (Limited to £100 if Insured Person is under 18)	£1,000 £150 £150	£100 £100 £100	£2,000 £250 £250	£85 £85 £65	£3,000 £300 £300	Nil Nil Nil
10. Luggage Delay on Your Outward Journey	£50 per complete 24 hours; maximum of £150	Nil	£50 per complete 24 hours; maximum of £150	Nil	£100 per complete 24 hours: maximum of £300	Nil
11. Money & Passport - Cash (limited to £75 if insured Person is under 18) - Passport	£250 £150	£30 £100	£350 £200	£30 £85	£525 £200	Nil Nil
12. Personal Liability	£2,000,000 per policy	Nil	£2,000,000 per policy	Nil	£2,500,000	Nil
13. Personal Accident - Death - If the Insured Person is aged under 18 or over 65 - Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes - Permanent Total Disablement - If the Insured Person is aged over 65	£10,000 £2,500 £15,000 £15,000 £2,500	Nil Nil Nil Nil Nil	£10,000 £2,500 £25,000 £25,000 £2,500	Nil Nil Nil Nil Nil	£25,000 £2,500 £50,000 £50,000 £2,500	Nil Nil Nil Nil Nil
14. Legal Protection	£25,000 per policy	£200	£25,000 per policy	£200	£50,000	Nil
15. Mugging	£20 per complete 24 hours of inpatient treatment; maximum of £200	Nil	£40 per complete 24 hours of inpatient treatment; maximum of £400	Nil	£100 per complete 24 hours of inpatient treatment maximum of £400	Nil
16. Hijack	N/A	N/A	£100 per complete 24 hours; maximum of £1,000	Nil	£100 per complete 24 hours maximum of £5,000	Nil
17. Disaster	N/A	N/A	£1,000	£85	£1,000	Nil
18. Withdrawal of Services	£25 per complete 24 hours; maximum of £500	Nil	£25 per complete 24 hours; maximum of £750	Nil	£25 per complete 24 hours maximum of £1000	Nil
19. Domestic Pets	£15 per complete 24 hours; maximum of £100	Nil	£25 per complete 24 hours; maximum of £150	Nil	£50 per complete 24 hours maximum of £150	Nil
20. Timeshare Cover Timeshare Cancellation Charges  Timeshare Curtailment Costs	N/A N/A	N/A N/A	Management & exchange fees plus 12% of the original purchase price  The pro-rata proportion of the Management & exchange fees plus up to 12% of the original price	Nil Nil	Management & exchange fees plus 12% of the original purchase price  The pro-rata proportion of the management & exchange fees plus up to 12% of the original price	Nil Nil
Home Country Transfer 21. Home Country Medical Transfer	Necessary Costs	Nil	Necessary Costs	Nil	Necessary Costs	Nil
22. Additional Accommodation Costs	£1,000	Nil	£2,000	Nil	£2,000	Nil
Optional Winter Sports Cover 23. Cancellation, Curtailment & Trip Interruption	£1,500	£100/£10 Loss of Deposit	£5,000	£85/£10 Loss of Deposit	£5,000	Nil
24. Skis, Ski Equipment & Ski Pass - Skis & Ski Equipment - Ski Pass	£1,000 £75 per complete 24 hours; maximum of £300	£100 Nil	£2,000 £75 per complete 24 hours; maximum of £300	£85 Nil	£2,000 £100 per complete 24 hours maximum £300	Nil Nil
25. Ski Equipment Delay	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours maximum of £200	Nil
26. Piste Closure	£20 per complete 24 hours; maximum of £240	Nil	£20 per complete 24 hours; maximum of £240	Nil	£20 per complete 24 hours maximum of £240	Nil
27. Avalanche or landslide	£20 per complete 24 hours; maximum of £240	Nil	£20 per complete 24 hours; maximum of £240	Nil	£20 per complete 24 hours maximum of £240	Nil
Optional Golf Cover 28. Golf Equipment - Single Article Limit	£1,000 £500	£100 £100	£1,500 £500	£85 £85	£2,000 £500	Nil Nil
29. Golf Equipment Hire	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £300	Nil	£30 per complete 24 hours maximum of £300	Nil
30. Green Fees	£75 per complete 24 hours; maximum of £300	Nil	£100 per complete 24 hours; maximum of £400	Nil	£100 per complete 24 hours maximum of £400	Nil
31. Hole in One	£100	Nil	£150	Nil	£150	Nil
Optional Wedding Cover 32. Wedding Rings	£250 per ring	£100	£500 per ring	£85	£500 per ring	Nil
33. Wedding Gifts	£1,000 per couple	£100	£2,000 per couple	£85	£2,000 per couple	Nil
34. Wedding Attire	£1,000 per couple	£100	£3,000 per couple	£85	£3,000 per couple	Nil
35. Photographs & Videos	£750 per couple	£100	1,500 per couple	£85	£1,500 per couple	Nil
Optional Business Cover 36. Business Equipment - Single Article Limit - Business Samples - Computer Equipment Limit - Business Equipment Delay	£1,000 £500 £500 £1,000 £150	£100 £100 £100 £100 Nil	£1,000 £500 £500 £1,000 £200	£85 £85 £85 £85 Nil	£1,500 £500 £500 £1,500 £500	Nil Nil Nil Nil Nil

37. Business Equipment Hire	£30 per complete 24 hours; maximum of £300	Nil	£50 per complete 24 hours; maximum of £500	Nil	£100 per complete 24 hours maximum of £500	Nil
38. Business Money - Cash Limit	£1,000 £500	£100 £100	£1,000 £500	£85 £85	£1,000 £500	Nil Nil
39. Emergency Courier Expenses	£100	£100	£150	£85	£200	Nil
40. Replacement Employee	£1,000	£100	£1,500	£85	£1,500	Nil
Optional Cruise Pack Cover						
41. Missed Port Departure	Up to £1000	£50	Up to £1000	£50	Up to £1,000	Nil
42. Cabin Confinement	£100 per day up to £500	Nil	£100 per day up to £500	Nil	£100 per day up to £500	Nil
43. Itinerary Change	£100 per port up to £500	Nil	£100 per port up to £500	Nil	£100 per port up to £500	Nil
44. Unused Excursions	Up to £300	£50	Up to £300	£50	Up to £300	Nil
45. Cruise Interruption	Up to £1000	£50	Up to £1000	£50	Up to £1,000	Nil

## SECTION B - END SUPPLIER FAILURE SUMMARY OF COVER

Cover (per person unless otherwise shown)	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Premier Plus Cover Limits up to	Excess
1. End Supplier Failure Cover	N/A	N/A	£3,000	Nil	£3,000	Nil

## SECTION C - OPTIONAL GADGET COVER SUMMARY OF COVER

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