

Premier and Standard Cover - Single trip and Annual Multi-trip cover

Your Travel Policy 2011/2012 Pre-Travel and Travel Policies

This policy is for residents of the United Kingdom and the Channel Islands only. For policies issued from 01/04/2011 to 31/03/2012 with travel before 30/09/2012

Master policy numbers: RTSFL40004 - 01 A & B (Single Trip Standard), RTSFL40004 - 02 A & B (Annual Multi-trip Standard),
RTSFL40004 - 03 A & B (Single Trip Premier), RTSFL40004 - 04 A & B (Annual Multi-trip Premier),
RTSFL40004 - 05 A & B (Single Trip Standard Winter Sports), RTSFL40004 - 06 A & B (Annual Multi-trip Standard Winter Sports),
RTSFL40004 - 07 A & B (Single Trip Premier Winter Sports), RTSFL40004 - 08 A & B (Annual Multi-trip Premier Winter Sports).

Your Important Information

Arranged by P J Hayman & Company Limited
Floyds Direct travellersinsurance is a trading name of P J Hayman & Company Limited
Underwritten by Travel Insurance Facilities. Insured by Union Reiseversicherung AG, UK Branch

If you need emergency medical assistance abroad or need to cut short your trip:

contact Emergency Assistance Facilities 24-hour Emergency advice line on: **+44 (0) 845 260 3 260**

If you need a claim form: You can download the relevant form at: www.travel-claims.net or contact Travel Claims Facilities on: **+ 44 (0) 845 3 707 133**

If you need legal advice: contact Pannone LLP on: **+44 (0) 161 228 3851**

Section	Cover provided	Standard		Premier	
		Up to	excess	Up to	excess
SUMMARY OF COVER – PRE - TRAVEL POLICY (POLICY A)					
A1	Cancelling your trip (see notes 1 and 2)	£2,000	£99 (Loss of deposit £20) (Cruise Cancellation £150)	£3,000	£75 (Loss of deposit £20) (Cruise Cancellation £150)
SUMMARY OF COVER - TRAVEL POLICY (POLICY B)					
B1	Departure delay First 12 hours Each further 12 hours Missed departure Abandonment	No cover No cover £800 £2,000	£99 £99	£20 £20 / £300 £1,000 £3,000	Nil Nil £75 £75
B2	Your personal possessions - Valuable limit - Single article limit - Travel document - Sports equipment Personal possessions delayed in transit for more than 12 hours	£1,000 £150 £150 £100 No cover £25 / £75	£99 £99 Nil	£1,500 £250 £250 £250 £500 £50 / £150	£75 £75 £75 £75 £75 Nil
B3	Your personal money & travel documents Cash limit	£200 £100	£99	£500 £200	£75 £75
B4	Emergency medical expenses outside your home country (see note 2)	£3,000,000	£99 (Cruise - £150)	£10,000,000	£75 (Cruise - £150)
B5	Curtailed (cutting short your trip) (see note 2)	£2,000	£99 (Cruise - £150)	£3,000	£75 (Cruise - £150)
B6	Your personal liability	£2,000,000	£250 for damage to rental property	£2,000,000	£250 for damage to rental property
B7	Personal accident (see note 3)	£10,000	Nil	£30,000	Nil
B8	Legal advice and expenses	£5,000	£250	£25,000	£250
B9	Withdrawal of services	No Cover		£50 / £500	Nil
B10	Mugging	No Cover		£40 / £400	Nil
B11	Catastrophe Cover	No Cover		£1,000	£75
B12	Unused Excursions	No Cover		£100	Nil
B13	Pet Care	No Cover		£20 / £100	Nil
B14	Hijack	No Cover		£50 / £500	Nil
B15	Winter Sports Cover (When additional premium is paid) Ski Equipment - Owned - Single Item Limit - Hired Ski Hire Ski Pack Piste Closure Avalanche Closure	£350 £200 £200 £20 / £100 £50 / £150 £15 / £150 £150	£99 Nil Nil Nil £99	£500 £250 £250 £20 / £200 £75 / £300 £20 / £200 £250	£75 Nil Nil Nil £75

Pre-travel policy applicable to A1.

Note 1. Your policy does not provide cover for re-occurring or **pre-existing medical conditions**. If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck on + 44 (0) 845 6 582 999 to see if cover is available. Travellers HealthCheck will confirm any special terms in writing.

Pre-travel and travel policy applicable to A1, B4 & B5.

Note 2. Your policy does not provide cover for re-occurring or **pre-existing medical conditions**. You must also tell us if your health or medication changes between buying this policy and travelling and if you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck on + 44 (0) 845 6 582 999 to see if cover is available. Travellers HealthCheck will confirm any special terms in writing.

Travel policy applicable to B7.

Note 3. Cover for accidental death is reduced to £1,000 if you are under 16 years of age. The benefit for inability to work does not apply if you are over 75.

PLEASE NOTE:

Your policy does not provide cover for any claim:

- on a one-way trip.
- on cruises where Annual Multi-trip cover has been selected.
- where the insured-person is aged over 79 (Single Trip) or 74 (Annual Multi-trip).
- where you have been outside your selected geographical area for more than 2 days in total.
- that is due to a known **pre-existing medical condition** or complication of a known **pre-existing medical condition** of a close relative or close business associate.

Policy Information

Your insurance is covered under master policy numbers as detailed on page 1 specially arranged through P J Hayman & Company Limited and insured by Union Reiseversicherung AG. Floyds Direct travellersinsurance is a trading name of P J Hayman & Company Limited. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the insurance schedule issued by P J Hayman & Company Limited. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

Your Single Trip policy covers trips of a maximum duration of 18 months for those aged 40 years or under, 12 months for those aged 41 - 50 years, 6 months to for those aged 51 - 60 years, 3 months for those aged 61 - 65 years and 31 days for those aged 66 - 79 years at the time of purchase. Your Annual Multi-trip policy only covers trips of 31 days or less outside your home country and trips within your home country of a minimum of 3 days. Your Annual Multi-trip policy only covers persons who are aged 74 years and under at the time of purchase. Cover is only provided for children of the principal policyholder aged under 18 residing at home when they accompany the principal policyholder and/or his/her spouse. No independent travel of your children is covered.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your requirements and an alternative is available. In this case you must return the policy, insurance schedule with your alternative insurance policy to the place where you purchased it within 14 days of purchase for a refund to be considered.

Your policies do not provide cover on any claim that is due to a **pre-existing medical condition** or any known complication of a **pre-existing medical condition** of a close relative or close business associate.

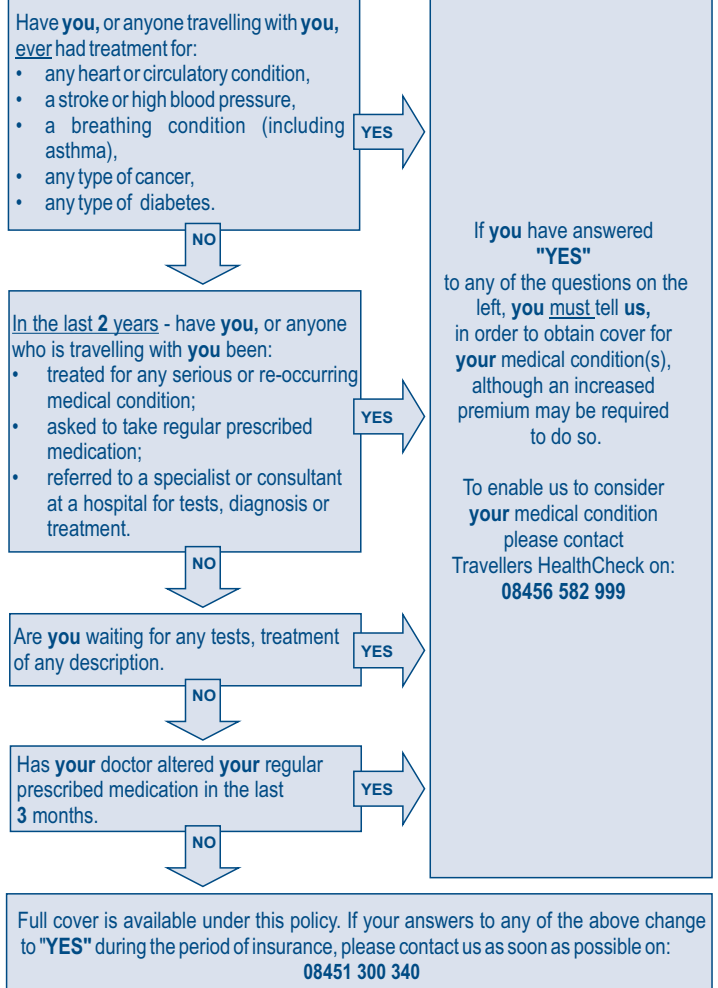
Our pledge to you

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

DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

Your policies may not cover claims arising from your pre-existing medical conditions. You need to tell us anything you know that is likely to affect our accepting you for cover.

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



You need to keep copies of all letters we send you for future reference. Your failure to disclose any material facts may mean that your policy will not cover you and it may invalidate it altogether. We reserve the right to charge an increased premium, decline, withdraw, increase the policy excess cancel or restrict cover for any person where the facts disclosed are considered unacceptable to us. Should we require any additional premium, and you accept our offer, this should be paid to Travellers HealthCheck either by debit/credit card or cheque, made payable to URV, and sent within 14 days of receipt. Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered. Any terms and conditions declared under this policy will also be recorded under your travel insurance policy so that you do not need to declare these twice.

PLEASE NOTE:

We do not provide any cover for:

- psychological conditions such as stress, anxiety, depression, eating disorders or mental instability;
- claims caused by a **pre-existing medical condition** of a non travelling close relative or a close business associate or any recognised complication caused by the **pre-existing medical condition**;
- any circumstances that are not specified in your policies.

Policy A – Pre-Travel Policy

How your pre-travel policy works

This part of **your** insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, and information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period from purchase of the policy and time of booking to date of travel for which **you** have paid the appropriate premium.

All numbers and letters shown under 'For each insured-person this insurance will not cover.' refer to the same numbers and letters under 'For each insured-person this insurance will pay.' Where no letters or numbers are shown it applies to the whole section. **You** are required to disclose any **material facts** otherwise **your** policy will not cover **you** and it may invalidate it altogether.

When your pre-travel policy starts and ends

The cover on cancellation, as described under section **A1** under the pre-travel policy, starts from the commencement date of cover shown on **your** insurance schedule, after the policy was issued and ends when **you** leave **home**. No further **trips** will be covered on Single Trip cover. Further **trips** of up to **31** days will be covered on Annual Multi-trip policies. On **your** Annual Multi-trip policy cover commences on **your** chosen inception date, it is important to note that no cancellation cover is in force prior to this inception date.

Change in medical condition or ongoing medication

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on **0845 1 300 340** soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

Definition of words applicable to your pre-travel policy

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-person/you/your - means any person named on the insurance schedule.

We/our/us - means Union Reiseversicherung AG.

Principal policyholder - means the first named **insured-person**.

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

Material fact - a piece of important information that would increase the likelihood of a claim under **your** policy.

Resident - means a person who has had their main **home** in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

Close relative - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).

Business associate - means a business partner, director or employee of **yours** who has a close working relationship with **you**.

Home - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.

Trip - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.

Flight - means a service using the same airline or airline **flight** number.

Hazardous activity - Please contact **us** to discuss activities that are covered for free under this insurance, as well as for those activities which are not free but for which cover is available subject to paying the additional premium for the **hazardous activities** extension.

Manual labour – means work involving the lifting or carrying of heavy items in excess of **25Kg**, work at a higher level than two storeys or any form of work underground.

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Channel Islands - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Home country – means the **United Kingdom** or the **Channel Islands** and **your country** of nationality.

Redundancy - means being an employee where **you** qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

Winter sports - means skiing, snow boarding and ice skating.

Geographical areas

Area 1 **United Kingdom**, where it is **your home country**.

Area 2 Europe, *including* the **United Kingdom**, where it is **not your home country**, all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.

Area 3 Australia and New Zealand.

Area 4 Worldwide *excluding* the United States of America, Canada and the Caribbean.

Area 5 Worldwide *including* the United States of America, Canada and the Caribbean.

Conditions applying to your pre-travel policy

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

- (a) being a **resident** of the **United Kingdom** or the **Channel Islands**.
- (b) not being over **79** (Single Trip) or **74** (Annual Multi-trip).
- (c) taking all possible care to safeguard against accident or injury as if **you** had no insurance cover.
- (d) producing **your** insurance schedule confirming **you** are insured before a claim is admitted.
- (e) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (f) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- (g) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialised by **us**.
- (h) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (i) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (j) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- (k) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (l) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (m) disclosing all **material facts** as soon as possible after the policy is issued.
- (n) ensuring that all claims are notified within **3** months of the incident occurring.

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (c) give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (d) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, insurance schedule and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered.
- (f) only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- (g) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.
- (i) only pay **our** proportion of any loss where **you** have not insured for the full cost of the **trip**.

Policy excess A1 Cancelling your trip

An excess is the amount **you** have to pay towards each claim. All excesses shown for this policy are payable by **each insured-person**, for each incident giving rise to a separate claim. If **you** have paid the additional premium for Excess Waiver, the excess would be reduced to **nil** in the event of a claim.

The policy excess under section **A1** may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. If **you** have paid the additional premium for the excess waiver extension then the original section excesses will be waived *however* if an increased excess has been confirmed in writing by Travellers HealthCheck for section **A1** this section will be excluded from the excess waiver extension and the increased excess will be applied to all travellers.

Section A1- Cancelling your trip

For each insured-person this insurance will pay:

up to the amount shown on **your** summary of cover for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling.
 - a close relative who lives in **your home country**.

- a close **business associate** who lives in **your home country**.
- a friend who lives abroad and with whom **you** were intending to temporarily stay.
- (ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law.
- (iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**.
- (iv) the requirements of H. M. Forces.

For each insured-person this insurance will not cover:

- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**.
- the first amount (excess as shown on **your** summary of cover) of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- **you** if **you** are aged over **79** (Single Trip) or **74** (Annual Multi-trip).
- any **trip** made by the children of the **principal policyholder** aged under **18** and residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse.
- any **trip** of more than **31** days duration on **your** Annual Multi-trip policy.
- any **trip** where the ticketed return journey exceeds **31** days from the outward journey on **your** Annual Multi-trip policy or where the ticket has no fixed return date on **your** Single Trip policy.
- any **trip** within **your home country** that is shorter than **3** days.
- a one-way **trip**.
- any **trip** that is of **2** days duration or less.
- any cruise where Annual Multi-trip cover has been selected.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - **your** carriers refusal to allow **you** to travel for whatever reason.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the cancellation of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
 - **your** disinclination to travel.
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- cancellation due to the fear of an epidemic or pandemic.
- the cost of Air Passenger Duty or equivalent, airport charges and booking charges.
- cancellation for any claim arising from a known **pre-existing medical condition** of a **close relative** or a close **business associate** or any recognised complication caused by the **pre existing medical condition**.
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
 - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
 - any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover **in writing** and any additional premium has been paid.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed **in writing**.
- cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** **in writing**.
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).

- **you** or **your close relative** or **business associate** and being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed **in writing** any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- cancellation of **your trip** due to the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- any loss unless it is specified in the policy.
- (iv) - any claim where **you** have not obtained prior authority to take leave.
- any claim where leave has been cancelled on disciplinary grounds.

What you need to do if you wish to make a claim under this section of the policy:

Notify the travel agent/tour operator **immediately**, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office, either by telephone or from the internet, and get **your** General Practitioner to complete the medical questions under the cancellation section. **You** should send any booking receipts to the claims office. If **your** cancellation is due to the health of a non-travelling **close relative** **you** will need to obtain a medical report from the patient's General Practitioner giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication. Medical reports from hospitals and clinics are not acceptable.

Policy B – Travel Policy

How your travel policy works

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim and how to contact the 24-hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for **365** days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is *not* 'new for old' and an amount for age, wear and tear will be deducted. Details are available from www.tif-plc.co.uk/wear&tear

Your policy covers treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**.

If travelling to Australia **you** must register with Medicare on arrival, there are Medicare offices in all major towns and cities.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

When your travel cover starts and ends

The cover under all sections on Policy **B** starts at the beginning of **your trip** as shown on **your** insurance schedule and ends on **your** return **home** or expiry of the policy, whichever is the first. No further **trips** are covered on Single Trip cover. Further **trips** of up to **31** days will be covered on Annual Multi-trip policies.

Extension of period

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

Change in medical condition or ongoing medication

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on **0845 1 300 340** as soon as possible.

- New medication
- Change in regular medication
- Deterioration of a previously stable condition
- Referral to a specialist
- Investigation of an undiagnosed condition
- Awaiting treatment/consultation

We will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

Definition of words applicable to your travel policy

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-person/you/your - means any person named on the insurance schedule.

Principal policyholder - means the first named **insured-person**.

We/our/us - means Union Reiseversicherung AG.

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

Material fact – a piece of important information that would increase the likelihood of a claim under **your** policy.

Resident - means a person who has had their main **home** in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

Close relative - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, foster child, grandchild or fiancé(e).

Business associate - means a business partner, director or employee of **yours** who has a close working relationship with **you**.

Personal possessions - means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below).

Valuables - means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

Pair or set - means two or more items of **personal possessions** that are complementary or purchased as one item or used or worn together.

Essential items – means underwear, socks, toiletries and a change of clothing.

Personal money - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, **your** passport, **your** travel tickets, **your** driving licence and, when **winter sports** cover has been purchased, **your** ski pass, all of which are for **your** private use.

Travel documents – means current passports, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form E112.

Home - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.

Trip - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.

International departure point - means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from **your home country** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to **your home country**.

Flight - means a service using the same airline or airline **flight** number.

Public transport – means buses, coaches, internal **flights** or trains that run to a published scheduled timetable.

Hazardous activity - Please contact **us** to discuss activities that are covered for free under this insurance, as well as for those activities which are not free but for which cover is available subject to paying the additional premium for the extension but for which cover is available subject to paying the additional premium for the **hazardous activities** extension.

Manual labour - means work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys or any form of work underground.

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Home country - means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

Curtailed - means the cutting short of **your trip** by **your** early return **home** or **your** repatriation to a hospital or nursing home in **your home country**. Payment will be made on the number of full days of **your trip** that are lost from the day **you** are repatriated.

Channel Islands - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Hijack - means detention by the illegal seizure of mode of transport through violent and forcible.

Mugging - means the theft or attempted theft involving an act of violence against **you** which results in **your** injury and hospitalisation

Catastrophe - means avalanche, explosion, fire or flood.

Winter sports - means skiing, snow boarding and ice skating.

Ski equipment - means skis, ski bindings, ski sticks, ski boots and snowboards.

Ski pack - means ski pass, ski lift pass and ski school fees.

Unattended - means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

Geographical areas

Area 1 **United Kingdom**, where it is **your home country**.

Area 2 Europe, *including* the **United Kingdom**, where it is not **your home country**, all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.

Area 3 Australia and New Zealand.

Area 4 Worldwide *excluding* the United States of America, Canada and the Caribbean.

Area 5 Worldwide *including* the United States of America, Canada and the Caribbean.

Policy conditions applicable to your travel policy

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

- being a **resident** of the **United Kingdom** or the **Channel Islands**.
- not being over **79** (Single Trip) or **74** (Annual Multi-trip).
- taking all possible care to safeguard against accident, injury, loss or damage *as if you had no insurance cover*.
- producing **your** insurance schedule confirming **you** are insured before a claim is admitted.
- giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- not admitting liability for any event or offering to make any payment without **our** prior written consent.
- accepting that **your** policy cannot be extended once it has expired.
- accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- ensuring that all claims are notified within **3** months of the incident occurring.

In respect of sections, **B4, Emergency medical expenses** and **B5 Curtailment (cutting short your trip)** only.

- checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- disclosing all **material facts** as soon as possible after the policy is issued.
- obtaining any recommended vaccines, inoculations or medications prior to **your trip**.
- registering with Medicare on arrival in Australia.

In respect of sections **B2, personal possessions, B3, personal money** and **B15 winter sports** only.

- providing full details of any House Contents and All Risks insurance policies **you** may have.
- retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form.
- complying with the carrier's conditions of carriage.
- not abandoning any property to **us** or the claims office.

2. RECOGNISING OUR RIGHTS TO:

- make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.

- (e) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or **curtailment** of the **trip**.
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, insurance schedule and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered.
- (h) not make any payment under sections **B6** and **B8** for any event that is covered by another insurance policy.
- (i) only pay a proportionate amount of the claim under sections **B1, B2, B3, B4, B5, B7, B9, B10, B11, B12, B13, B14** and **B15** where there is other insurance in force covering the same risk and to require details of such other insurance.
- (j) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system.
- (l) only pay **our** proportion of any loss where **you** have not insured for the full cost of the **trip**.

Policy excesses

In respect of sections **B1, Departure delay, B2, Personal possessions B3, Personal money, B4, Emergency medical expenses, B5, Curtailment (cutting short your trip) B6, Personal liability, B 8 Legal advice and expenses, B11, Catastrophe and B14, Winter sports (ski equipment - owned).**

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. However, if a higher excess has been confirmed in writing by Travellers HealthCheck for sections **B4** and **B5** these sections will be excluded from the excess waiver extension and the increased excess will be applied.

Exclusions applying to all sections of your travel policy

A This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by:

- (1) In respect of all sections other than **B4, Emergency medical expenses** war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (2) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed.
- (3) any claim due to **your** carrier's refusal to allow **you** to travel for whatever reason.
- (4) any known **pre-existing medical condition** or any recognised complication caused by the **pre existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation.
- (5) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought.
- (6) **curtailment of your trip** due to a medical condition of a person travelling with **you** and included on **your** booking.
- (7) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (8) **you** being under the influence of alcohol or solvents or anything relating to **your** prior abuse of alcohol or solvents.
- (9) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (10) any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- (11) any deliberate or criminal act by an **insured-person**.
- (12) **manual labour**.
- (13) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- (2) any loss due to currency exchanges of any and every description.
- (3) **you** if **you** are aged over **79** (Single Trip) or **74** (Annual Multi-trip).
- (4) any **trip** of more than **18** months for those aged **40** years or under, **12** months for those aged **41 - 50** years, **6** months to for those aged **51 - 60** years, **3** months for those aged **61 - 65** years and **31** days for those aged **66 - 79** years at the time of purchase on **your** Single Trip policy or **31** days duration on **your** Annual Multi-trip policy.
- (5) any **trip** where the ticketed return journey exceeds **31** days from the outward journey on **your** Annual Multi-trip policy or where the ticket has no fixed return date on **your** Single Trip policy.
- (6) any **trip** within **your home country** that is shorter than **3** days.
- (7) a one-way **trip**.
- (8) any cruise where Annual Multi-trip cover has been selected.
- (9) any **trip** made by the children of the **principal policyholder** aged under **18** and residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse.

SECTION B1 – DEPARTURE DELAY

For each insured-person this insurance will pay:

- 1. **you** up to the amount shown on **your** summary of cover, as compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than **12** hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues **we** will pay a further sum as shown on **your** summary of cover for each complete period of **12** hours up to a maximum amount.
- 2. up to the amount shown on **your** summary of cover for the abandonment of **your trip** on **your** outward journey from **your home country** if **your** possessions have been checked in and after **24** hours delay **you** wish to abandon the **trip**.
- 3. up to the amount shown on **your** summary of cover for alternative transport to get **you** to **your** destination:
 - (a) the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, or (b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in.

You will need to obtain independent confirmation of the circumstances.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- 1&2 - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing.
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within **12** hours of the booked departure time.
- any compensation when **your** tour operator has rescheduled **your flight** itinerary.
- any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
- 1. - missed connections outside **your home country**.
- 2. - the first amount (excess as shown on **your** summary of cover) of any loss charge or expense made on each claim under this section.
 - abandonment where the **trip** is of **2** days duration or less, or is a one-way **trip**.
 - any claim outside of **your home country**
- 3. - the first amount (excess as shown on **your** summary of cover) of any loss charge or expense made on each claim under this section.
 - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.
 - any claim on **your** return journey to **your home country**.
 - any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

What you need to do if you wish to make a claim under this section of the policy:

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows:

- (a) scheduled departure time,
- (b) actual departure time, and
- (c) reason for the delay.

You are only covered if the delay is more than **12** hours.

Section B2 - Personal possessions

For each insured-person this insurance will pay:

- (a) up to a total of the amount shown on **your** summary of cover for **your personal possessions** to cover:
 - either* (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,
 - or* (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to the amount shown on **your** summary of cover to cover the purchase of **essential items** if **your personal possessions** are misplaced, lost or stolen on **your** outward journey from **your home country** for over **12** hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- (a) - the first amount (as shown on **your** summary of cover) of each and every incident giving rise to a claim.
 - more than **£250** on **your Premier** policy for any one article, **pair or set** of any kind, whether they are solely or jointly owned.
 - more than **£150** on **your Standard** policy for any one article, pair or set of any kind, whether they are solely or jointly owned .
 - more than **£250** on **your Premier** policy in total for **valuables** whether solely or jointly owned.

- more than **£150** on **your Standard** policy in total for **valuables** whether solely or jointly owned.
- more than **£500** on **your Premier** policy for sports equipment
- more than **£100** on **your Premier** policy in respect of sunglasses, spectacles or prescription glasses.
- more than **£50** on your **Standard** policy in respect of sunglasses, spectacles or prescription glasses.
- more than **£100** on **your Premier** policy for items lost or stolen from a beach or lido.
- more than **£50** on **your Standard** policy for items lost or stolen from a beach or lido.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**.
- loss of, or damage to, property that does not belong to **you** or any member of **your** family.
- any claim that is the result of a domestic dispute.
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
- the cost of replacing or repairing dentures.
- (b) - shoes, boots, trainers and the like.
- more than **£150**
- (a)&(b)- the loss, theft or damage to:
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
 - duty free items such as tobacco products, alcohol and perfumes.
 - perishable goods, bottles, cartons and any damage caused by them or their contents.
 - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**.
 - sports equipment whilst in use.
 - any items more specifically insured elsewhere.
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left **out of sight** in **your locked** personal holiday or **trip** accommodation.
 - contact or corneal lenses or artificial limbs.
- money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind.
- **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If, luggage is delayed longer than **12** hours on **your outward** journey, **you** may need to buy some **essential** items, **you** must keep all the receipts to prove **your** claim. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

Section B3 - Personal money

For each insured-person this insurance will pay:

- (a) up to the amount shown on **your** summary of cover for the loss or theft of **your personal money** during **your trip**.
- (b) up to the amount shown on **your** summary of cover for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

- (a) - the first amount (as shown on **your** summary of cover) of each and every incident giving rise to a claim.
- more than **£200** on **your Premier** policy in total in cash or currency, whether solely or jointly owned.
- more than **£100** on **your Standard** policy in total in cash or currency whether solely or jointly owned.

- more than **£50** in total in cash or currency whether solely or jointly owned where **you** are aged under **18** years.
- more than **£250** on **your Premier** policy in total for **travel documents** whether solely or jointly owned.
- more than **£100** on **your Standard** policy in total for **travel documents** whether solely or jointly owned.
- (a)&(b)- loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission.
- loss or theft of travellers' cheques where the bank provides a replacement service.
- more than the unused portion of **your** passport.
- any financial loss suffered as a result of your debit/credit card being lost or stolen.
- loss or theft of **personal money** or **travel documents** that are not:
 - on **your** person.
 - held in a safe or safety deposit box where one is available.
 - left **out of sight** in **your locked** personal **trip** accommodation.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- (b) - the cost of the replacement **travel documents**.
- any costs incurred before departure or after **you** return **home**.
- any costs which are due to any errors or omissions on **your travel documents**.
- **your** failure to obtain the required passport or visa ESTA.
- any expenses for food or drink.

What you need to do if you wish to make a claim under this section of the policy:

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate. For loss of money **we** will also require (a) confirmation from **your UK** or **Channel Islands** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession. For lost or stolen **travel documents** **you** will also need get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

Section B4 - Emergency Medical Expenses

PLEASE NOTE: If it seems likely that you will require treatment at a hospital please contact our emergency medical assistance service who will help you to locate the most appropriate local facility for your particular medical problem. In case of extreme urgency please call the local ambulance service and notify the emergency medical assistance service as soon as you are able. If you are admitted to a hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and at the latest within 24 hours and you must call the emergency assistance service within 24 hours if your medical bill is likely to exceed £500.

For each insured-person this insurance will pay up to the amount shown on your summary of cover:

to **you** or **your** legal representatives the following *necessary* emergency expenses that are payable within six months of the event that causes the claim that results from **your** death, injury or illness

1. Trips outside your home country

(a) up to the amount shown on **your** summary of cover for reasonable:

- (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services.
 - (ii) additional travel, accommodation and repatriation costs to be made for or by **you** and for any *one other person who is required for medical reasons* to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**.
 - (iii) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **£2,500**, plus the cost of returning **your** ashes **home** or the return of **your** body to **your home**.
- (b) up to **£100** to cover emergency dental treatment only to cure sudden pain.
- (c) **£20** for each full day that **you** are in a state hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under **1 (a)** above.

2. Trips within the United Kingdom where it is your home country

up to **£1,500** for reasonable:

- additional transport and accommodation costs to be made for or by **you** and for any *one other person* who is required for medical reasons to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**.
- costs following **your** death for the return of **your** ashes or **your** body to **your home**.

For each insured-person this insurance will not cover:

1&2 - any claim that is caused by:

- **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
- **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
- **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
- **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
- **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.

- The cost associated with the diversion of an aircraft due to **your** death injury or illness.
 - Repatriation unless this is deemed medically necessary by **our** appointed emergency medical assistance service.
- 1(a)** - the first amount (as shown on **your** summary of cover) of any loss, charge or expense made on each claim under this section except when **you** have used a European Health Insurance Card (EHIC), or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**.
- the cost of private treatment where adequate state facilities are available.
 - the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your trip**.
 - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
 - the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service.
- 1(a)(i)**- any services or treatment received by **you** within **your home country**.
- any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**.
 - any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation.
 - any routine non-emergency tests or treatment.
 - repairs to or for the provision of dentures, artificial limbs or hearing aids.
 - any dental work involving the use of precious metals.
 - in-patient treatment that has not been notified to and agreed by the emergency assistance service.
 - any extra costs for single or private accommodation in a hospital or nursing home.
 - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
- 1(a)(iii)**- **your** burial or cremation in **your home country**.
- (b)** - emergency dental work costing more than **£100**.
- 1(c)** - any payment when **you** are in a private hospital or clinic.
- more than **£400** in total for state hospital in-patient benefit.
- 2** - the first amount (excess) as shown on **your** summary of cover, of any loss charge or expense made on each claim under this section.

PLEASE NOTE:

1. If travelling within Europe **you** should carry a European Health Insurance Card (EHIC) and use this at state registered doctors and state hospitals to save costs.
2. If travelling to Australia it is a condition of **your** policy that **you** register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle **you** to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF YOU NEED TO CUT YOUR TRIP SHORT CONTACT EMERGENCY ASSISTANCE FACILITIES 24 HOUR ASSISTANCE ON +44 (0) 845 260 3 260

What you need to do if you wish to make a claim under this section of the policy:

Emergency medical details are given separately above. For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts accounts and medical certificates.

Section B5 – Curtailment (*cutting short your trip*)

For each insured-person this insurance will pay:

up to the amount as shown on **your** summary of cover for **your** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary curtailment of your trip** due to:

- (a) the **trip** being cut short by **your** early return **home** because of:
- (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling.
 - a friend who lives abroad and with whom **you** were intending to stay.
 - a **close relative** who lives in **your home country**.
 - a close **business associate** who lives in **your home country**.
 - (ii) **you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or
 - (iii) **you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the home in **your home country** of **your** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.

your unused proportion of **trip** costs will be calculated in full days lost from the date of **your flight home**.

For each insured-person this insurance will not cover:

- the first amount (as shown on **your** summary of cover) of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the **curtailment of your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances.
 - **your** loss of enjoyment of the **trip** however caused.
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - **curtailment** for any claim arising from a known **pre-existing medical condition** of a **close relative** or a close **business associate** or any recognised complication caused by the **pre-existing medical condition**.
- **curtailment** due to death or illness of a **close relative** or close **business associate** caused by a **pre-existing medical condition**.
- **curtailment** due to any known **pre-existing medical condition** or any recognised complication caused by the **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation.
- terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- **curtailment** due to the fear of an epidemic or pandemic.
- **curtailment** cover where the **trip** is of 2 days duration or less or is a one-way **trip**.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness.
- **curtailment** due to any event caused by:
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

What you need to do if you wish to make a claim under this section of the policy:

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **our** appointed emergency medical assistance service. **Curtailment** claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office. **Curtailment** claims will be paid in full days lost from the day **you** return **home**.

Section B6 - Personal liability

For each insured-person this insurance will pay:

up to the amount as shown on **your** summary of cover plus costs agreed between **us** in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- (a) injury, illness or disease of any person.
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.
- (c) loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- (c) - the first amount (as shown on **your** summary of cover) in respect of each and every event that causes a claim.
- any liability for loss of or damage to property or injury, illness or disease:
 - where an indemnity is provided under any other insurance.
 - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
 - that is caused by any deliberate act or omission by **you**.
 - that is caused by **your** own employment, profession or business or any member of **your** family.

- that is caused by **your** ownership, care, custody or control of any animal.
- that falls on **you** by agreement and would not have done if such agreement did not exist.
- any liability for injury, illness or disease suffered by **you** or any member of **your** family.
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
 - mechanically or electrically propelled vehicles and any trailers attached to them.
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
 - firearms or incendiary devices.

What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

Section B7 – Personal accident benefit

For each insured-person this insurance will pay:

A single payment for **your** accidental bodily injury, that independently of any other cause, results in **your**:

	amount of payment	
	Standard	Premier
(a) death	£10,000	£30,000
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	£10,000	£30,000
(c) permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening.	£10,000*	£30,000 *

*PLEASE NOTE:

Where **you** are not in any paid employments or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

For each insured-person this insurance will not cover:

- any event that is due to:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose)
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- more than one of the benefits that is a result of the same injury.
- (a) - more than **£1,000** death payment when your age is under eighteen (**18**) years or over sixty-five (**65**) years at the time of the incident.
- (c) any payment where **you** are aged over sixty-five (**65**) years at the time of incident.

What you need to do if you wish to make a claim under this section of the policy:

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

Section B8 – Legal advice and expenses

For each insured-person this insurance will pay:

up to the amount shown on **your** summary of cover for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- the first amount (excess as shown on **your** summary of cover) of any loss charge or expense made on each claim under this section.
- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-person** or member of **your** family.
- any claim for damage to a motor vehicle.

Please note:

- **We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

What you need to do if you wish to make a claim under this section of the policy:

If **you** have an accident abroad and require legal advice **you** should contact:

Pannone LLP, 123 Deansgate, Manchester, M3 2BU

They will arrange for up to thirty minutes of advice to be given to **you** by a lawyer. To obtain this service **you** should:

telephone **0161 228 3851** or fax **0161 909 4444**

B9 Withdrawal of services (not applicable to *Standard* Policyholders)

For each insured-person this insurance will pay:

up to the amount as shown on **your** summary of cover for every complete period of **24** hours that **your** pre-booked hotel completely withdraws the following services due to strike or industrial action that had started after **your** arrival:

- water or electrical facilities; or
- swimming pool facilities; or
- kitchen services to the extent that no food is available; or
- chambermaid facilities.

For each insured-person this insurance will not cover:

- **you** if **you** have purchased a *Standard* policy.
- claims which are not substantiated by a written report from the hotel management confirming the cause of the disruption, the time it started and the time it ended.
- any claim for services that were not available prior to any strike or industrial action.
- any claim if the services are restored within **24** hours.
- more than **£400** in total.

What you need to do if you wish to make a claim under this section of the policy:

You will need to obtain written confirmation from the hotel management stating the services withdrawn, the reason for the withdrawal of the services, the time the services stopped and the time they recommenced. **You** will not have a valid claim if the withdrawal of services had commenced before **your** arrival or if they were not due to strike or industrial action.

Section B10 – Mugging (not applicable to *Standard* Policyholders)

For each insured-person this insurance will pay:

£40 for each full day **you** are hospitalised following a mugging attack.

For each insured-person this insurance will not cover:

- any payment where **you** have purchased a *Standard* policy.
- more than **£400** in total.
- any claim not supported by a written report from the appropriate authorities.
- any claim where a claim has not been reported under section **B4**, emergency medical expenses.

What to do in the event of a claim

Obtain an independent written report confirming period of delay along with any supporting documentation.

Section B11 - Catastrophe Cover (not applicable to *Standard* Policyholders)

For each insured-person this insurance will indemnify:

up to the amount as shown on **your** summary of cover to cover reasonable additional costs of travel and accommodation to the same standard as those on **your** booking to enable **you** to continue **your trip** in a close location to that booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, lightening, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.

For each insured-person this insurance will not cover:

- any claim on **your** *Standard* policy.
- any claim for a **trip** within **your home country**.
- any claim for travel or accommodation where the **trip** formed part of a tour operator's package holiday.
- any claim where the fire, flood, earthquake, lightening, explosion, hurricane or infectious disease had taken place before **you** left **home**.
- any amounts that are recoverable from any other source.
- any claim where **you** are unable to provide evidence of the necessity to make alternative travel arrangements.
- any claim where the alternative accommodation is more than **20** miles from that originally booked unless agreed by **us** in writing.

What to do in the event of a claim

You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. **You** will need to submit this to claim office along with **your** original booking confirmation and receipts for all expenses made.

Section B12 - Unused excursions (not applicable to Standard Policyholders)

For each insured-person this insurance will pay:

up to the amount shown on **your** summary of cover in respect of the cost of excursions pre-booked and pre-paid in **your home country** which **you** were unable to use as a direct result of being a hospital in-patient due to an accident or illness which is covered under Section **B4** emergency medical expenses.

For each insured-person this insurance will not cover:

- any claim on **your Standard** policy.
- any claim where a claim has not been reported under section **B4**, Emergency medical and associated expenses.

Section B13 - Petcare (not applicable to Standard Policyholders)

For each insured-person this insurance will indemnify:

up to the amount as shown on **your** summary of cover in respect of additional kennel and/or cattery fees necessarily incurred as a direct result of a delay of more than **12** hours to **your** final planned inbound **flight**, rail or sea **trip to your home country**, which is covered under **B1 Departure Delay**.

For each insured-person this insurance will not cover:

- any claim on **your Standard** policy.
- claims not substantiated by a written report from the carrier stating the length and exact nature of the delay.
- claims arising from delay caused by strike or industrial action if already notified at the time the insurance was purchased.
- any claim which has not been reported under section **B1**, departure delay.

Section B14 – Hijack (not applicable to Standard Policyholders)

For each insured-person this insurance will pay:

up to the amount as shown on **your** summary of cover for each full day **you** are confined as a result of **hijack**.

For each insured-person this insurance will not cover:

- any claim on **your Standard** policy.
- more than **£500** in total.
- any compensation unless **you** have obtained confirmation from the airline, carrier or their handling agents confirming period of delay.

What to do in the event of a claim

Obtain a written report from the airline, carrier or their handling agents confirming period of delay along with any supporting documentation.

Section B15 – Winter sports

For each insured-person this insurance will pay:

- (a) up to the amount shown on **your** summary of cover for **your own ski equipment** to cover:
- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear
- or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to the amount as shown on **your** summary of cover per day to cover the cost of hiring replacement **ski equipment** if **your ski equipment** is misplaced, lost or stolen on **your** outward journey for over **12** hours from the time **you** arrived at **your trip** destination.
- (c) up to the amount as shown on **your** summary of cover for **hired ski equipment** to cover:
- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear.
- or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (d) up to the amount as shown on **your** summary of cover for the loss of use of **your ski pack** following **your** injury or illness during **your trip**.
- (e) up to the amount as shown on **your** summary of cover for each full day **you** are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort where **you** are booked to ski between **1st January** and **30th April**.
- (f) up to the amount as shown on **your** summary of cover per day to cover the cost of additional transport and/or accommodation if because of the prevention of access due to an avalanche **you** are unable to:
- either (a) reach **your** pre-booked resort
- or (b) leave **your** pre-booked resort.

For each insured-person this insurance will not cover:

- (a)&(b)- the first amount (as shown on **your** summary of cover) in respect of each and every event that causes a claim.
- more than **£500** on **your Premier** policy for any one article, pair or set of any kind, whether they are solely or jointly owned.

- more than **£350** on **your Standard** policy for any one article, **pair or set** of any kind, whether they are solely or jointly owned.
 - more than **60%** of the original purchase price for skis over six months old and less than one year old.
 - more than **50%** of the original purchase price for skis over one year old and less than two years old.
 - more than **40%** of the original purchase price for skis over two years old and less than three years old.
 - more than **25%** of the original purchase price for skis over three years old and less than five years old.
 - skis over five years old.
 - **ski equipment** left unattended away from **your** personal holiday or **trip** accommodation except **ski equipment** left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
 - any claim where **you** are able unable to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.
 - any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- (b) - more than **£200** on **your Premier** policy in total
- more than **£100** on **your Standard** policy
- (c) - more than **£250** on **your Premier** policy in total.
- more than **£200** on **your Standard** policy
- (d) - any claim where a claim has not been made for emergency medical expenses.
- more than **£75** for each **24** hour period on **your Premier** policy.
- more than **£50** for each **24** hour period on **your Standard** policy.
- (e) - more than **£200** on **your Premier** policy in total
- more than **£150** on **your Standard** policy.
- any compensation if **your trip** is to Bulgaria.
- any compensation where **your** tour operator provides a payment or provides travel to an alternative resort.
- any compensation for the first full day in **your** resort.
- any compensation where **your trip** was booked within **14** days of travel.
- any compensation where **you** fail to obtain written confirmation from the ski lift and/or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.
- failure to ski due to the breakdown or damage to the ski lift.
- failure to ski due to severe weather conditions.
- (f) - more than **£250** in total on **your Premier** policy.
- more than **£150** on **your Standard** policy
- any costs where **your** tour operator, transport provider or accommodation provider arranges alternative transport and/or accommodation.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If **your ski equipment** is delayed longer than **12** hours on **your outward** journey, **you** may need to hire replacements, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For all other losses of **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative, hotel/apartment manager or ski slope operator, wherever appropriate.

For piste closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened.

For avalanche closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened and **you** were able to continue on **your** journey.

What to do in the case of a medical emergency abroad

IN CASE OF SERIOUS EMERGENCY – first call an ambulance using the local equivalent of a 999 call. While **you** wait for the ambulance contact **our medical assistance service** which is open 24 hours a day and 7 days a week to offer **you** advice in this emergency situation. **We** strongly suggest **you** put their telephone number **+44 (0) 845 260 3 260** into **your** mobile phone before **you** travel so that it is to hand should **you** need it. Speak to the ambulance driver and get details of the hospital **you** are being taken to so that **our medical assistance service's** doctor will be able to obtain a medical report at the earliest possible opportunity.

WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU - when **you** call **our medical assistance service** in an emergency **you** need to have some basic information for them to hand:

- **your** telephone number so **you** can be contacted on in case **you** are cut off
- the name and age of the patient and as much information about the medical situation as **you** are able to provide
- the name of the hospital, the ward, the treating doctor and the telephone numbers if **you** have them
- tell them that **you** have a Floyds Direct travellersinsurance policy, the date **you** bought it and **your** booked travel dates
- the patient's **home country** GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.

MINOR ILLNESS OR INJURY - if **you** need to see a doctor in Europe or Scandinavia then ask **your** hotel reception or tour representative for the address of the nearest public medical facility. In Europe **you** should show them **your** EHIC card, medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the policy excess will be reduced to nil. **You** will only be covered for the cost of private medical treatment in these countries if this is approved in advance by **our medical assistance service** on **+44 (0) 845 260 3 260**. Elsewhere it is advisable to seek advice on where to go for treatment from **our medical assistance service** if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin **your trip** by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for **our medical assistance service** to move **you** to a more suitable facility.

HOW TO PAY FOR YOUR TREATMENT - outpatient bills for less than **£500** should be paid at the time and claimed on **your** return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If **you** are admitted to a medical facility then **you** may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE, UK. **Our medical assistance service** will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of **your** claim has been established.

WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS? – don't worry, provided **you** have contacted **our medical assistance service** your policy will be automatically extended to cover **you** until it is agreed that **you** are fit to travel home. **Our medical assistance service** will liaise with **your** treating doctor and **you** and once **you** are fit to travel, they will make appropriate alternative arrangements.

WHAT IF YOU WANT TO COME HOME EARLY? - This policy covers **you** to come home early because **you** are ill **only** if medical treatment is not available locally. If **you** are thinking of cutting short **your trip** because **you** are not well then **you** must contact **our medical assistance service** on **+44 (0) 845 260 3 260** for advice first. If **you** need to come home for any other reason, such as the illness of a close relative in **your home country** then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured. If **you** are not sure whether **your** particular circumstances are included in the cover then call **Travel Claims Facilities** on **+44 (0) 8453 707187** between 9.00am and 5.00pm UK time for advice.

Where to obtain a claim form

For all sections

We have appointed **Travel Claims Facilities** to look after **your** claim. If **you** require a claim form please obtain a form from the internet at: www.travel-claims.net

Alternatively please advise the section of the insurance on which **you** want to claim and scheme reference to:

Travel Claims Facilities,
PO Box 420, Tonbridge, Kent, TN9 9DE

- telephone: **08453 707 133**
- fax: **0870 620 5001**

Appeals procedure

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which **we** have not seen, **you** may appeal against the decision in writing, explaining why **you** do not think **our** decision is correct.

1. If **your** appeal is regarding the selling of **your** policies, please contact:
The Customer Services Manager, P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire, PO9 6DX
2. If **your** appeal is regarding policy cover or the claims, the emergency assistance service or medical screening service, please contact:
The Claims Manager, Travel Claims Facilities
PO Box 420, Tonbridge, Kent, TN9 9DE.

Should **we** still not be able to resolve the matter **you** may then follow the complaints procedure detailed below.

Your right to complain

If, following an appeal, **you** do wish to complain please forward details of **your** complaint in the first instance as follows:

- (a) Write to the Branch Manager, URV
Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU
who will review the claims office decision. If **you** are still not satisfied with the outcome **you** may:

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

- (b) Ask the Financial Ombudsman Service (FOS) to review **your** case.
Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Their telephone advice line is **+44 (0) 845 080 1800**.

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Union Reiseversicherung AG are members of the Financial Services Compensation Scheme

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc

Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA

Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority

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