

Single Trip & Annual Multi-trip Travel Insurance Policy 2017/18

Pre-Travel and Travel Policies

This cover is for residents of the United Kingdom, the Channel Islands or for British Forces Posted Overseas (BFPO) only
For policies issued from 1st March 2017 to 28th February 2018 with travel commencing before 28th February 2019
Master Policies: RTYAA40105-01A&B - applies to Sections A1 & B1 to B14

Summary of Cover

The following is only a summary of the main cover limits for each cover option. These options are : PREMIER - Single Trip (ST) and Annual Multi-trip (AMT) or PREMIER PLUS - Single Trip (ST) and Annual Multi-trip (AMT). **Your** chosen cover option will be specified in **your** Policy Schedule. **You** should read the Policy Wording for the full terms and conditions.

Section & Policy Cover	PREMIER Limit (up to)	PREMIER PLUS Limit (up to)	Excess* per Person/Family
PRE-TRAVEL POLICY - Policy A (cover starts when you pay your premium or for Annual Multi-trip policies from your chosen inception date)			
A1. Cancellation Charges	£2,000	£4,000	£75/£150 (£15/£30 Loss of Deposit)
PRE-TRAVEL & TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi-trip policies from your chosen inception date)			
End Supplier Failure cover	N/A	£4,000	Nil
TRAVEL POLICY - Policy B (cover starts when you leave home to begin your trip)			
B1. Emergency Medical & Associated Expenses	£5,000,000 (outside your home country)	£10,000,000 (outside your home country)	£75/£150
B2. State Hospital Benefit	£400 (£25 per day)	£800 (£50 per day)	Nil
B3. Curtailment (cutting short your trip)	£2,000	£4,000	£75/£150
B4. Personal Accident	£15,000	£20,000	Nil
B5. Personal Possessions Single article, pair or set limit Valuables limit Sports Equipment limit - Possessions delayed in transit (over 8 hours) - Sports Equipment delayed in transit (over 8 hours)	£1,200 £300 £300 £250 £100 £100	£2,000 £500 £750 £750 £250 £250	£75/£150 Nil Nil
B6. Personal Money & Travel Documents Cash limit - Loss of Passport	£300 £250 £200	£750 £500 £200	£75/£150 Nil
B7. Personal Liability	£2,000,000	£2,000,000	£200 (Property damage only)
B8. Journey Disruption including Airspace Closure	N/A	£4,000	Nil
B9. Departure Delay (after 10 hours) or Trip Cancellation (after 10 hours delay)	£100 (£25 for each 10 hours delay) £2,000	£250 (£50 for each 10 hours delay) £4,000	Nil £75/£150
B10. Missed Departure/Missed Connection	£350	£700	Nil
B11. Travel Risks - Hijack/Kidnap - Mugging - Catastrophe	£2,000 (£100 per day) £250 £1,000	£4,000 (£250 per day) £500 £1,250	Nil Nil Nil
B12. Legal Advice & Expenses	£15,000	£20,000	Nil
B13. Loss of Sports Activity Pack	£200	£500	Nil
Winter sports cover under Single Trip is only in force if shown on your Policy Schedule and the appropriate additional premium has been paid. Annual Multi-trip automatically includes 17 days winter sports cover during the policy period.			
B14. Winter Sports - Own Ski Equipment Single article, pair or set limit Hired Ski Equipment loss/damage - Delayed Ski Equipment (after 8 hours) - Loss of Ski Pack - Avalanche/Weather Delay - Piste Closure	£500 £300 £150 £100 £200 £200 £200 (£20 per day)	£1,000 £500 £300 £200 £500 £400 £400 (£40 per day)	£75/£150 Nil Nil Nil Nil

* The excess is deducted from each claim event. If **you** have paid the additional premium for excess waiver, the excess would be reduced to Nil in the event of a claim.
Note: any excess imposed by **us** following **your** call to the Medical Screening Line will still apply.

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Important Information

Please make sure you read your policy carefully.
If you have any queries, please contact us on **02392 419 841**.

Underwritten by:

For Sections A1 and B1 to B14:

Cover is provided under the master policy numbers shown at the top of page 1 and insured by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland. Registered in England & Wales. Company No. FC024381 Branch No. Br006943. A public body corporate with limited liability. Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918.

Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent ME19 4UY. Registered in England Registered Number: 3220410. Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority.

For End Supplier Failure cover only:

Cover is provided by International Passenger Protection Limited and underwritten by Certain Underwriters at Lloyds. Registered Office: IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. Registered in England 2498563. Authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA's register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register

Arranged by:

Floyds Direct travellersinsurance is arranged by P J Hayman & Company Limited who are authorised and regulated by the Financial Conduct Authority.

FCA register number 497103.

Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX.

Registered in England 2534965.

Floyds Direct travellersinsurance is a trading name of P J Hayman & Company Limited.

How Your Policies Work

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, please see our complaints procedure at the back of this policy for information.

For **your** added protection **we** are covered by the Financial Services Compensation Scheme (FSCS). Further information about the scheme is available from their website at www.fscs.org.uk or telephone +44 (0) 800 678 1100 or +44(0) 20 7741 4100.

Policy Information

Cover is specified for each passenger who is shown as having paid the insurance premiums and whose name is shown on the Policy Schedule.

This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

In the event that **you** have paid for a **trip** on behalf of other individuals not insured on this policy please be advised that **your** policy only provides cover for **your** proportion of **trip** costs, as opposed to the amount **you** have paid on behalf of others.

Cancelling Your Policies

- You** have a 'cooling off' period where, should **you** decide that **you** find that the terms and conditions do not meet **your** requirements and provided **you** have not travelled or claimed on the policy, **you** can advise **us** within 14 days of purchase for a full refund to be considered.
- Should **you** wish to cancel **your** policy outside of the 14 day cooling off period, the following terms will be applied:
Single Trip policies - provided **you** have not made a claim on the policy (irrespective of whether **your** claim was successful or not) and **you** confirm in writing that there is no claim pending, should **you** choose to cancel, a refund of 50% of the policy premium and any additional premium applied to **your** existing medical conditions will apply.
Annual Multi-trip policies - provided **you** have not made a claim on the policy (irrespective of whether **your** claim was successful or not) and **you** confirm in writing that there is no claim pending, should **you** choose to cancel and understand that all benefits of the policy will be cancelled, **we** will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation.
- If **you** are intending to claim, or have made a claim (irrespective of whether **your** claim was successful or not) **we** will not consider refunding any proportion of **your** premium.
- We** reserve the right to give 7 days notice of cancellation of this policy, without refund, by recorded delivery to **you** at **your** last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of **our** staff or agents.

Criteria for Purchase

This insurance is sold on the understanding that **you** and anyone travelling with **you** and named on the Policy Schedule:

- Is a **resident of the United Kingdom, Channel Islands or BFPO**.
- Have not started the **trip**.
- Are not making a one-way trip.
- Are travelling with the intention to return to the **United Kingdom, Channel Islands or BFPO** within **your trip** dates, unless an extension has been agreed with **us** and **we** have confirmed in **writing**.
- Are not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- Take all possible care to safeguard against accident, injury, loss or damage as **if you had no insurance cover**.
- When purchasing Single Trip cover:
 - Are not aged 80 years or over on the date **you** purchase **your** policy;
 - Are not travelling for more than 90 days (reduced to 31 days if **you** are aged 65 years or over), on any one **trip**;
- When purchasing Annual Multi-trip cover:
 - Are not aged 75 years or over on the date **you** purchase **your** policy;
 - Are not travelling for more than 31 days (Premier cover option) or more than 45 days (Premier Plus cover option), on any one **trip**;
 - Do not exceed 17 days **winter sports** cover during the policy period;
 - Are not travelling within **your home country** unless **you** have pre-booked at least one nights accommodation.

Accurate and Relevant Information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information **you** volunteer is not misleading. This applies both when **you** take the policy out and at any time during the policy period. If **you** do not do so, **we** reserve the right to void **your** policy from inception.

Your Policy Wordings

Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the 24 hour emergency medical assistance service.

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. There is a maximum amount in total for **valuables** which is shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' and wear, tear and depreciation will be deducted.

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.

The policy is a contract between us and you.

We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium.

Travel insurance policies have specific requirements for both purchasing and making successful claims. Please take the time to read and understand it straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered).

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.

If your circumstances do not fit those specified then there is no cover in place.

Your Event Excess

Under some sections of your policy an event excess will apply and this is the amount you have to contribute for each single event or occurrence.

If you have paid the additional premium for Excess Waiver, the excess would be reduced to Nil in the event of a claim.

Note: any excess imposed by us following your call to the Medical Screening Line will still apply.

When Your Policy Covers Start and End

If you have chosen a Single Trip policy:

- Cancellation cover - starts from the date the policy was issued and ends when you leave home. No further trips are covered.
- End Supplier Failure cover - starts from the date the policy was issued and ends when you complete your trip. No further trips are covered.
- Cover under all other sections starts when you leave home and ends when you complete your trip. No further trips are covered.

If you have chosen an Annual Multi-trip policy:

- Cancellation cover - starts from your chosen inception date and ends when you leave home. Cancellation cover for subsequent trips starts from the date of booking your trip and finishes at the end of your trip. Alternatively cover will cease on expiry of the policy, whichever is the first.
- End Supplier Failure cover - starts from your chosen inception date and cover will cease on expiry of the policy, whichever is the first.
- Cover under all other sections starts when you leave home and ends when you complete your trip. You may take any number of trips within the policy period shown on your Policy Schedule (maximum 31 days if you have purchased the Premier cover option, or 45 days if you have purchased the Premier Plus cover option).

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.

Expiry of Your policy

If you have Annual Multi-trip cover, we will contact you prior to the expiry of the period of insurance as shown on your Policy Schedule.

We will give you at least 21 days written notice before the expiry date should this happen.

Important Conditions Relating to Your Health

You must comply with the following conditions to have the full protection of your policy.

If you do not comply we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

You will NOT be covered under Section A1 - Cancellation Charges, Section B1 - Emergency Medical & Associated Expenses, Section B2 - State Hospital Inconvenience Benefit, Section B3 - Curtailment and Section B4 - Personal Accident:

for any trip where at the time of taking out this insurance you:

- a) are waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
b) have received a terminal prognosis; or
c) travel against the advice of a medical practitioner or where you would have been if you had sought their advice before beginning your trip; or
d) know you will need treatment or consultation at any medical facility during your trip; or
e) are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment; or

- f) are aware of a medical condition for which you have not had a diagnosis; or
g) travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

At the time of taking out this insurance you will need to contact the Medical Screening Line in the following circumstances:

If you are travelling outside your home country you should call the Medical Screening Line (see below) if you:

- i) need to declare a medical condition;
ii) are unsure whether a medical condition needs to be declared or not;
iii) answer YES to any of the Medical Screening Questions shown below.

Additionally, if you have an Annual Multi-trip policy:

You must call the Medical Screening Line (see below) if you are travelling outside your home country and, at any time:

- i) you develop a new medical condition after your policy was issued;
ii) your existing medical condition changes after your policy was issued.

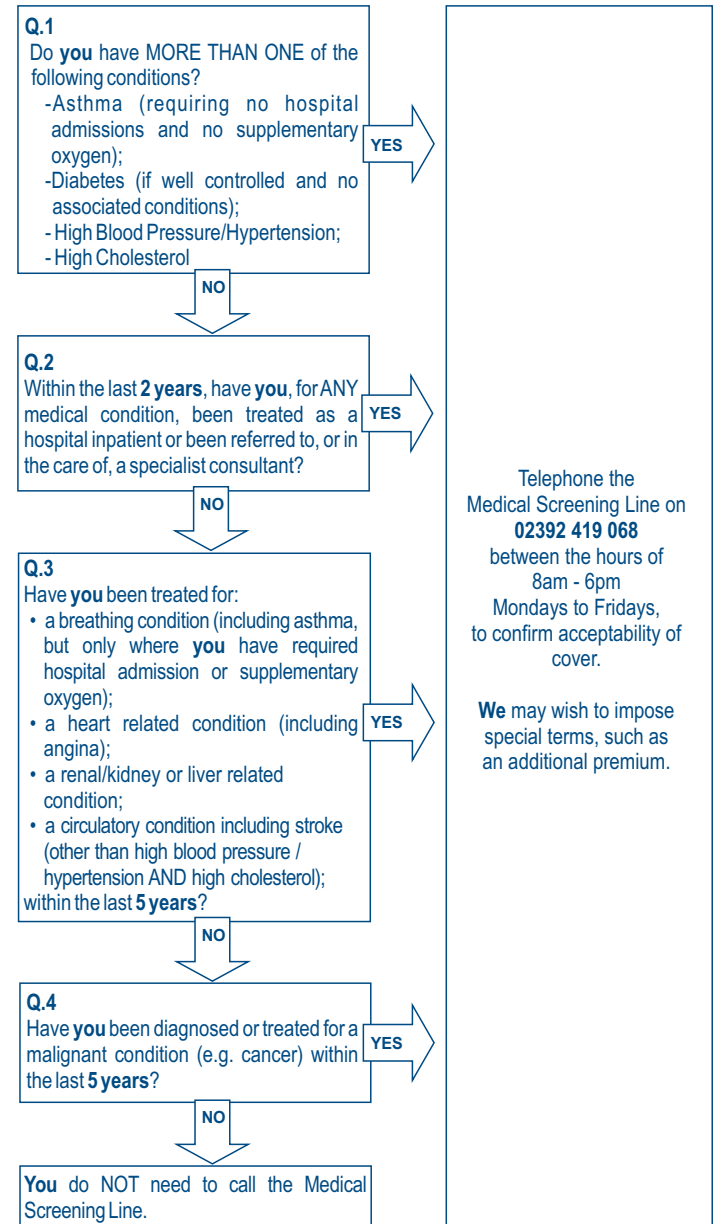
Medical Screening

If you need to telephone the Medical Screening Line, you will be asked simple questions about your medical condition, medication, trips to your medical practitioner, and other related matters.

If, as a result of your call, we wish to impose special terms, such as an additional premium, this will be advised to you immediately and confirmed in writing. Should you decide not to pay the additional premium all medical conditions will not be covered. Any additional medical conditions not declared to us will not be covered. You will also be advised of a medical screening reference, which you should keep a record of.

Medical Screening Questions

Important - not applicable if you reside in the United Kingdom and your trip is to or within the United Kingdom.



Telephone the Medical Screening Line on 02392 419 068 between the hours of 8am - 6pm Mondays to Fridays, to confirm acceptability of cover.

We may wish to impose special terms, such as an additional premium.

Pregnancy - our policies include emergency medical expenses cover for pregnancy and childbirth from week **0** to week **28** inclusive whilst **you** are away. From the start of week **29** to week **40** of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than **12** weeks (or **16** weeks if **you** know **you** are having more than one baby) before the expected delivery date. Please note **we** will not cover denial of boarding by **your** carrier so **you** should check that **you** will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking **your trip you** are aware that **you** are pregnant, that **you** ensure that **you** are able to have the required vaccinations for that **trip**; no cover will be provided for cancellation in the event that, after booking **you** discover travel is advised against or **you** are unable to receive the appropriate and required vaccinations for that country.

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 **us** on **02392 419 068** as 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.

Geographical Areas

Area 1 **Europe**, including all countries west of the Ural Mountains, the **Channel Islands**, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean Islands, and the **United Kingdom** where it is not **your home country**.

Area 2 **Australia and New Zealand**

Area 3 **Worldwide** *excluding* the United States of America, Canada and the Caribbean.

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

Definition of Words

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.

Back country	means skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.
Beach swimming	means within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.
BFPO	means British Forces Posted Overseas.
Business associate	means a business partner, director or employee of yours who has a close working relationship with you .
Channel Islands	means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.
Close relative	means the spouse, partner or fiancé(e) of the insured-person living at the same address or parents, grandparents, legal guardians, parents-in-law, step-parents, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, foster child or grandchild.
Curtailement/curtail	means the cutting short of your trip by your early return home . Cover is only provided for additional costs to allow you to travel to your return pre-booked international departure point .
Domestic flight	means a flight where the departure and arrival take place within the United Kingdom or the Channel Islands .
Drones	means un-manned aerial vehicles.
Essential items	means underwear, socks, toiletries and a change of clothing.

Family

means two adults and their dependents who are under the age of 18 years on the date of purchase of the policy (or under 23 years if still in full time education), living at **home** with **you**. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children. Adults and children may travel independently if Annual Multi-trip cover is taken.

Flight

means a service using the same airline or airline flight number.

Hazardous activity

means any recreational activity that requires skill and involves increased risk of injury. If **you** are taking part in any sport please refer to the back of this policy where there is a list of activities that are covered as standard or require an additional premium. There is no cover for an activity that is not shown at the back of this policy. If **your** chosen activity is not listed please contact **us** on **02392 419 841**, to ensure **you** are covered.

Home

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

Home country

means both the country **you** live in within the **United Kingdom** or the **Channel Islands**.

Inshore

means within 12 Nautical miles of the shore.

Insured-person/You/Your

means any person named on the Policy Schedule.

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** 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**.

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.

Off-piste

means skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including **back country** or areas marked or prohibited from entry.

On piste

means piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as **off piste** and therefore require purchase of an additional activity pack.

Open water swimming

means swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.

Pair or set

means 2 or more items of **personal possessions** that are complementary, purchased as one item or used or worn together.

Personal money

means sterling or foreign currency in note or coin form.

Personal possessions

means each of **your** suitcases and containers of a similar nature and their contents (excluding **ski equipment**) and articles **you** are wearing or carrying including **your sports equipment** (as defined) **your drones** (as defined) and **your valuables** (as defined).

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.

Public transport

means buses, coaches, **domestic flights** or trains that run to a published scheduled timetable.

Redundancy

means being an employee where **you** qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of 2 years or longer and is not on a short term fixed contract.

Resident	means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than 6 months abroad in the year before buying this policy.
Ski equipment	means skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.
Ski pack	means ski pass, ski lift pass and ski school fees.
Sports activity pack	means fees and charges in relation to sporting activities for which you have paid and which are not recoverable.
Sports equipment	means specialist equipment belonging to you and used specifically for a particular sport or leisure pursuit.
Travel documents	means current passports, valid visas, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health Form E112.
Travelling companion	means a person with whom you are travelling with and on the same booking or with whom you have arranged to meet at your trip destination, with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.
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. Any subsequent holiday or journey that starts after you have returned home or to a hospital or nursing home (as described above) is not covered (except when using the return home extension).
Unattended	means left away from your person where you are unable to clearly see and are unable to get hold of your personal possessions .
United Kingdom/UK	means England, Wales, Scotland, Northern Ireland and the Isle of Man.
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 equipment/accessories, hard drives, flash drives, 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.
We/Our/Us	means: Section A1 and B1 to B14 - Union Reiseversicherung AG. End Supplier Failure cover - arranged by International Passenger Protection Limited and underwritten by Certain Underwriters at Lloyds.
Winter sports	means on-piste skiing, snow boarding and ice skating.

Exclusions Applying to All Sections

Not applicable to End Supplier Failure

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) participation in a **hazardous activity** or additional activity unless the appropriate additional premium has been paid and the policy endorsed;
- (2) any re-occurring health condition or **pre-existing medical condition**, these will include any heart related problem, a stroke, cancer, any breathing problems, diabetes or any other medical condition which has been treated in hospital or has been referred to a specialist in the last **2 years** or **you** are waiting for any tests or treatment of any description or **your** doctor has altered **your** regular prescribed medication in the last **6 months**, unless **we** have agreed cover in writing and any additional premium has been paid;
- (3) any claim due to **your** carrier's refusal to allow **you** to travel for whatever reason;
- (4) 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;

- (5) **curtailment 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;
- (6) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
- (7) **you** or **your close relative** or **business associate** being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associates** prior abuse of alcohol or solvents;
- (8) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country;
- (9) any claim arising from relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable;
- (10) any deliberate or criminal act by an **insured-person**;
- (11) **manual labour**;
- (12) the usage of **drones**;
- (13) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure;
- (14) **In respect of all sections other than B1 - Emergency Medical & Associated 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.

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) a one-way trip;
- (4) any **trip** where **you** have no pre-booked return ticket or cannot prove **your** intention to return to **your home country**;

POLICY A - PRE-TRAVEL POLICY

Conditions Applicable to Your Pre-Travel Policy

Not applicable to End Supplier Failure

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:

- 1) being a **resident** of the **United Kingdom, the Channel Islands or BFPO**;
- 2) being aged 79 years or under, on the date **you** purchase **your** Single Trip policy;
- 3) being aged 74 years or under, on the date **you** purchase **your** Annual Multi-trip policy;
- 4) taking all possible care to safeguard against accident or injury as if **you had no insurance cover**;
- 5) producing **your** Policy Schedule confirming **you** are insured before a claim is admitted;
- 6) 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;
- 7) 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);
- 8) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**, or P J Hayman & Company Limited on **our** behalf;
- 9) 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;
- 10) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment;
- 11) not requiring insurance for **your pre-existing medical condition**, unless **we** have agreed cover in writing and any additional premium has been paid;
- 12) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy;
- 13) not requiring insurance for any medical condition that is being investigated or for which **you** or a **close relative** or **business associate** are awaiting or receiving treatment in hospital at the time of buying this policy;

- 14) disclosing all relevant information as soon as possible after the policy is issued;
- 15) ensuring that all claims are notified within 3 months of the incident occurring;
- 16) not travelling for more than 90 days (reduced to 31 days if **you** are aged 65 years over), on any one **trip**, if **you** have purchased a Single Trip policy;
- 17) not travelling for more than 31 days (Premier cover option) or more than 45 days (Premier Plus cover option), on any one **trip**, if **you** have purchased an Annual Multi-trip policy;

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, without refund, by recorded delivery to **you** at **your** last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of **our** staff or agents;
- 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 requirement, in which case the policy, Schedule of Insurance and any other relevant documents must be returned to P J Hayman & Company Limited 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.

Section A1 – Cancellation Charges

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£2,000 Premier policy

£4,000 Premier Plus policy

cover for **your** proportion of:

- i) transport charges,
- ii) loss of accommodation
- iii) foreign car hire and
- iv) pre-paid excursions booked by **you** before **you** go on **your trip**, 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 **travelling companion**;
 - 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 **travelling companion** 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 **travelling companion** 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 :

- the event excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**;
- any payment or part payment made using frequent flyer vouchers, Air/Avios 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** carrier's refusal to allow **you** to travel for whatever reason;

- **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 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;
- **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 and credit card fees;
- 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**;
- 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 re-occurring health condition or **pre-existing medical condition**, these will include any heart related problem, a stroke, cancer, any breathing problems, diabetes or any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years or **you** are waiting for any tests or treatment of any description or **your** doctor has altered **your** regular prescribed medication in the last 6 months, 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** being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associates** prior abuse of alcohol or solvents.;
- any claim arising from relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable;
- any deliberate or criminal act by an **insured-person**;
- **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure;
- any claim for loss, or deterioration of, or damage to property;
- any loss unless it is specified in the policy;
- (iii) - any claim where **you** are unable to provide proof of **your termination of employment** due to **redundancy**;
- financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance;
- (iv) - any claim where **you** have not obtained prior authority to take leave;
- any claim where leave has been cancelled on disciplinary grounds.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

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** registered doctor to complete the medical questions under the cancellation section.

You should send any 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 their General Practitioner (Medical reports from hospitals and clinics are not acceptable) 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.

PRE-TRAVEL & TRAVEL POLICY COVER

End Supplier Failure

Applicable to Premier Plus policy only

Definitions applicable to this section only, have the following meaning wherever they appear in this section of cover and will be bold and start with a capital letter:

Financial Failure means the **End Supplier** becoming insolvent or has an administrator appointed and being unable to provide agreed services.

End Supplier means the company that owns and operates the services listed in point 1 below.

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to :

£4,000 Premier Plus policy for:

1. Irrecoverable sums paid prior to **Financial Failure** of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the **UK**; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the **End Supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure or
2. In the event of **Financial Failure** after departure:
 - a) additional pro rata costs incurred by the **insured-person** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements or
 - b) if **curtailment** of the holiday is unavoidable - the cost of return transportation to the **United Kingdom** or the **Channel Islands** to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements.
3. Any losses that are not directly associated with the incident that caused **you** to claim are limited to **£1,500**.
For example, loss due to being unable to reach **your** pre-booked hotel following the **Financial Failure** of an airline.

For each insured-person this insurance will not cover:

- Travel or accommodation not booked within the **United Kingdom** or the **Channel Islands** prior to departure.
- Any **End Supplier** which is, or which any prospect of **Financial Failure** is known by the **insured-person** or widely known publicly at the date of the **insured-person's** application under this policy.
- Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
- The **Financial Failure** of any travel agent, tour organiser, booking agent or consolidator with whom the **insured-person** has booked travel or accommodation.

POLICY B – TRAVEL POLICY

Conditions Applicable to Your Travel Policy

Not applicable to End Supplier Failure

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

- 1) being a **resident** of the **United Kingdom**, the **Channel Islands** or **BFPO**;
- 2) being aged 79 years or under, on the date **you** purchase **your** Single Trip policy;
- 3) being aged 74 years or under, on the date **you** purchase **your** Annual Multi-trip policy;
- 4) taking all possible care to safeguard against accident, injury, loss or damage as if **you had no insurance cover**;
- 5) producing **your** Policy Schedule confirming **you** are insured before a claim is admitted;
- 6) 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;
- 7) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy;
- 8) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim;
- 9) 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);

- 10) not admitting liability for any event or offering to make any payment without **our** prior written consent;
- 11) accepting that **your** policy cannot be extended once it has expired;
- 12) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**, or P J Hayman & Company Limited on **our** behalf;
- 13) ensuring that all claims are notified within **3** months of the incident occurring;
- 14) not travelling for more than 90 days (reduced to 31 days if **you** are aged 65 years over), on any one **trip**, if **you** have purchased a Single Trip policy;
- 15) not travelling for more than 31 days (Premier cover option) or more than 45 days (Premier Plus cover option), on any one **trip**, if **you** have purchased an Annual Multi-trip policy;

In respect of Sections B1 - Emergency Medical & Associated Expenses and B3 - Curtailment, only

- 16) 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;
- 17) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment;
- 18) not requiring insurance for **your pre-existing medical condition**, unless **we** have agreed cover in writing and any additional premium has been paid;
- 19) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy;
- 20) not requiring insurance for any medical condition that is being investigated or for which **you** or a **close relative** or **business associate** are awaiting or receiving treatment in hospital at the time of buying this policy;
- 21) disclosing all relevant information as soon as possible after the policy is issued;
- 22) obtaining any recommended vaccines, inoculations or medications prior to **your trip**;
- 23) if travelling to Australia registering for Medicare on arrival. There are Medicare offices in all major towns and cities;

In respect of Sections B5 - Personal Possessions and B - 6 Personal Money & Travel Documents, only

- 24) providing full details of any House Contents and All Risks insurance policies **you** may have;
- 25) retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carrier's 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;
- 26) complying with the carrier's conditions of carriage;
- 27) not abandoning any property to **us** or the claims office.

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) take over and deal with in **your** name the defence or settlement of any claim made under the policy;
- c) 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;
- d) give 7 days notice of cancellation of this policy, without refund, by recorded delivery to **you** at **your** last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of **our** staff or agents;
- 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 requirement, in which case the policy, Schedule of Insurance 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 Section B7 - Personal Liability for any event that is covered by another insurance policy;
- i) 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;
- 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**.

Section B1 – Emergency Medical & Associated 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** emergency *medical assistance service* as soon as it is practically possible and at the latest within 24 hours. **You** must call the emergency *medical assistance service* within 24 hours if **your** medical bill is likely to exceed **£500**. Please see the back of this policy for details.

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to :

£5,000,000 Premier policy

£10,000,000 Premier Plus policy

to **you** or **your** legal representatives the following *necessary* emergency expenses that are payable within **6** months of the event that causes the claim that results from **your** death, injury or illness:

- a) for reasonable:
 - i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services and additional accommodation (room only up to a maximum of **£100** per day beyond the number of days booked) necessarily incurred and payable until such time as, when in the opinion of the doctor in attendance and **our** emergency *medical assistance service*, **you** are fit to travel;
 - 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** (limited to a maximum of **£100** per day);
 - iii) (a) 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 **£3,500, plus**
 - (b) the cost of returning **your** ashes **home** or the return of **your** body to **your home** when arranged by **us**.
- b) up to **£350** to cover emergency dental treatment only to cure sudden pain.

For each insured-person this insurance will not cover:

- a) - the event excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1, except when **you** have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical cost when this is reduced to NIL;
 - any elective or pre-arranged treatment;
 - any routine non-emergency tests or treatment;
 - any treatment or hospitalisation which can be reasonably expected;
 - 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 *medical assistance service*;
 - 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** travelling on a motorised vehicle for which **you** do not hold appropriate qualifications to ride in **your home country**;
 - **you** travelling on a motorised vehicle without wearing a crash helmet, whether legally required locally or not and if **you** are riding pillion, the rider must also hold appropriate qualifications;
 - **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** or additional 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*.
- a) i) - any services or treatment received by **you** within **your home country**;
- 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*;
- any services or treatment received by **you**, including any form of cosmetic surgery or any treatment that in the opinion of the emergency *medical 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 *medical assistance service*, **you** can safely return **home**, that would exceed the cost of **your** repatriation;
- any routine non-emergency tests or treatment of any description;
- repairs to or for the provision of dentures, or 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;
- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency *medical 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.

a) iii)- **your** burial or cremation in **your home country**.

b) - emergency dental work costing more than **£350**.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions (including any treatment, tests and associated illnesses for non-declared existing medical conditions).

Notes:

1. If travelling within Europe **you** should carry a European Health Insurance Card and use this at state registered doctors and state hospitals to save costs.
2. If travelling in Australia **you** should 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 please contact emergency assistance facilities on +44 (0)203 829 6745.

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 and accounts and medical certificates.

Section B2 – State Hospital Benefit

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule :

£25 per 24 hours up to **£400** Premier policy

£50 per 24 hours up to **£800** Premier Plus policy

if **you** are admitted as a hospital in-patient in a public hospital during the period of the **trip**, in addition to the fees and charges paid under Section B1 - Emergency Medical & Associated Expenses.

For each insured-person this insurance will not cover:

Any payment when **you** are in a private hospital or clinic.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

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

Keep all receipts and accounts and medical certificates.

Section B3 – Curtailment (cutting short your trip)

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£2,000 Premier policy

£4,000 Premier Plus policy

for **your** unused proportion of:

- i) transport charges,
- ii) loss of accommodation

- iii) foreign car hire and
- iv) pre-paid excursions booked by **you** before **you** go on **your trip**, 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:
 - i) the death, injury or illness of:
 - **you** or a **travelling companion** 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 stay;
 - ii) **you**, a **travelling companion** 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 **travelling companion** 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 travelling companion or close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.

NB: Your unused proportion of **trip** costs will be calculated from the date of **your flight home**.

For each insured-person this insurance will not cover:

- the event excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- any payment or part payment made using frequent flyer vouchers, Air/Avios Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- the cost of **your** return international **flight** to the **United Kingdom**;
- 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 re-occurring health condition or **pre-existing medical condition**, these will include any heart related problem, a stroke, cancer, any breathing problems, diabetes or any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years or **you** are waiting for any tests or treatment of any description or **your** doctor has altered **your** regular prescribed medication in the last 6 months, unless **we** have agreed cover in writing and any additional premium has been paid;
- 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;
- 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 the fear of an epidemic or pandemic;
- **curtailment** due to any event caused by:
 - **you** travelling on a motorised vehicle for which **you** do not hold appropriate qualifications to ride in **your home country**;
 - **you** travelling on a motorised vehicle without wearing a crash helmet, whether legally required locally or not and if **you** are riding pillion, the rider must also hold appropriate qualifications.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

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.

Section B4 – Personal Accident

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, a single payment for **your** accidental bodily injury whilst on **your trip**, that independently of any other cause, results in **your**:

Benefit	17 years & under	18 to 69 years	70 years & over
a) Death			
Premier policy	£5,000	£15,000	£5,000
Premier Plus policy	£5,000	£20,000	£5,000
b) Loss of Limb(s)/Sight			
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			
Premier policy	£15,000	£15,000	£15,000
Premier Plus policy	£20,000	£20,000	£20,000
c) Permanent Total Disablement			
permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every kind</u> , all occurring within 12 months of the event happening*			
Premier policy	£15,000	£15,000	Nil
Premier Plus policy	£20,000	£20,000	Nil

*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** travelling on a motorised vehicle for which **you** do not hold appropriate qualifications to ride in **your home country**;
 - **you** travelling on a motorised vehicle without wearing a crash helmet, whether legally required locally or not and if **you** are riding pillion, the rider must also hold appropriate qualifications;
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life);
 - **your** participation in **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- more than 1 of the benefits that is a result of the same injury.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

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 B5 – Personal Possessions

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- a) up to a total of:
 - £1,200 Premier policy
 - £2,000 Premier Plus policy
 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 market value of the item, allowing for age, wear and tear;
 - or ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

b) up to a total of:

£100 Premier policy

£250 Premier Plus policy

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 8 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.

c) up to a total of:

£100 Premier policy

£250 Premier Plus policy

to cover the hire of **sports equipment** if **your sports equipment** is misplaced, lost or stolen on **your outward journey from your home country** for over 8 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 event excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- more than **£300** Premier policy cover or **£500** Premier Plus policy cover for any one article, **pair** or **set** of any kind, whether they are solely or jointly owned;
 - more than **£300** Premier policy cover or **£750** Premier Plus policy cover in total for **valuables** whether solely or jointly owned;
 - more than **£250** Premier policy cover or **£750** Premier Plus policy cover in total for **sports equipment** whether solely or jointly owned;
 - more than **£100** in respect of sunglasses;
 - more than **£100** for items lost or stolen from a beach or lido;
 - **ski equipment**;
 - 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 **£100**;
 - 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 or 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 breakage of **sports equipment** or damage to sports clothing whilst in use;
 - 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;
- a) b)- the loss, theft or damage to:
- & c) - 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** or **sports equipment** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** or **sports equipment** (but not **valuables**) left between **6.00 a.m.** and **11.00 p.m.** 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.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

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 B6 - Personal Money & Travel Documents

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- a) for the loss or theft of **your personal money** or **travel documents** during **your trip**, up to a total of:
- £300** (limited to **£250** in cash) Premier policy
 - £750** (limited to **£500** in cash) Premier Plus policy
- Cover commences up to 72 hours before **your trip** in respect of foreign currency only.
- b) up to a total of **£200** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your** passport is lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

- a) - the event excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- more than **£250** Premier policy or **£500** Premier Plus policy in total in cash or currency, whether solely or jointly owned;
 - 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;
 - any financial loss suffered as a result of **your** debit/credit card being lost or stolen;
- a) & - loss or theft of **personal money** or **travel documents** that are not:
- b) - 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, visa or ESTA;
 - any expenses for a missed **flight** or alternative transport to return **home** due to the loss or theft of **your travel documents**;
 - any expenses for food or drink.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

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:

- confirmation from **your UK** or **Channel Island** currency exchange of the issue of foreign currency or travellers' cheques,
- exchange confirmations for currency changed from travellers' cheques, or,
- where sterling is involved, documentary evidence of possession.

For lost or stolen **travel documents you** will also need to get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

Section B7 – Personal Liability

For each insured-person this insurance will pay:

under **your** selected cover option as specified in **your** Policy Schedule, up to **£2,000,000** 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:

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

For each insured-person this insurance will not cover:

- the event excess of each and every claim, per incident for each **insured-person or family**, as shown in the Summary of Cover table on page 1;
- 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 that of 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 propelled vehicles and any trailers attached to them;
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel;
 - firearms or incendiary devices.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

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 B8 – Journey Disruption including Airspace Closure

Applicable to Premier Plus policy only

For each insured-person this insurance will pay:

- £50** for each 12 hour delay up to a maximum of **£250** in respect of delayed departure provided **you** eventually travel; **or**
- up to **£4,000** in respect of unused travel and accommodation costs (including excursions up to **£250**) which **you** have paid or are contracted to pay and which **you** cannot recover from any other source;
 - up to **£1,000** for reasonable additional accommodation (room only) and transport costs incurred up to the standard of **your** original booking which **you** cannot recover from any other source;
 - up to **£200** for unused kennel, cattery or professional pet sitter fees which **you** have paid or are contracted to pay and which **you** cannot recover from any other source.

If as a result of:

- an airport, port or airspace **you** are travelling from or through being closed for more than 24 hours from the date and time of **your** scheduled departure as shown on **your** ticket/itinerary and **your** departure is delayed or cancelled, and no other suitable alternative **flight** could be provided within 24 hours;
- Your** flight being diverted or re-directed after takeoff or;
- You** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative **flight** could be provided within 12 hours;
- You** having to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation due to the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease;
- Your trip** being cancelled or **curtailed** before completion as a result of the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive:
 - prohibiting all travel or all but essential travel to; **or**
 - recommending evacuation from the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment** after **you** had left **your home country** to commence the **trip**.

For each insured-person this insurance will not cover:

- trips** where **you** do not have a return date scheduled at the time the airspace, airport or port is closed;
- deposits, unused travel and accommodation costs or unused kennel, cattery or professional pet sitter fees in excess of those shown in the booking conditions of the travel or accommodation provider or for which **you** receive or are expected to receive compensation or reimbursement;
- any costs where these are recoverable from **your** travel and/or accommodation provider;
- any costs where **you** received or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
- any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive or are expected to receive compensation or reimbursement;
- any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements;
- any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**;
- any claim for administration costs charged by **your** travel and/or accommodation provider in respect of obtaining a refund or documentary evidence in support of **your** claim;
- the cost of Air Passenger Duty (APD) whether irrecoverable or not;
- circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this section;
- your** disinclination to travel, for whatever cause;
- travel tickets paid for using any airline mileage reward scheme, (for example Avios) unless evidence of specific monetary value can be provided;
- accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme, in addition any property maintenance costs or fees incurred by **you** as part of **your** involvement in such schemes are not covered;
- any unused travel costs arising from the insolvency of **your** transport provider;
- any cost if **your trip** was booked as part of a package holiday (as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992) except under:
 - **For each insured-person this insurance will pay**, sub section a); **or**
 - **For each insured-person this insurance will pay**, sub section b) any cost relating to travel/transport and accommodation costs and kennel, cattery or professional pet sitter fees which do not form part of **your** package holiday;
- claims arising directly or indirectly from:
 - strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**;
 - an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling;

- denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

Note: **you** may only claim under either a) or b) under this section of cover or under Section A1 – Cancellation Charges, Section B3 - Curtailment, Section B9 – Delayed Departure/Trip Cancellation, Section B10 – Missed Departure/Missed Connection or Section B11 - Travel Risks, if the same costs and charges are also covered, not under each section.

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

- If **you** fail to notify the travel agent, tour operator, provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have applied otherwise.
- All claims must be supported by documentary evidence that **you** have been unable to obtain a refund from **your** travel and/or accommodation provider.
- **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport or accommodation offered.
- Payment for additional accommodation will only be considered where **your** carrier or handling agents have not been able to offer **you** suitable alternative accommodation and/or travel arrangements.
- **You** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the departure point.
- **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
- **You** must get (at **your** own expense) written confirmation from the provider of the accommodation the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Section B9 – Delayed Departure

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- 1 **£25** for each **10** hour delay up to a maximum of **£100** Premier policy
£50 for each **10** hour delay up to a maximum of **£250** Premier Plus policy
if the departure of **your** international **flight**, international train or sailing, on **your** outward or return journey, is delayed for more than **10** hours from its scheduled departure time from **your** international departure point and **your** possessions have been checked in;
or
- 2 up to **£2,000** Premier policy
up to **£4,000** Premier Plus policy
for the cancellation of **your** trip if **your** possessions have been checked and **your** outward journey is delayed for more than **10** hours and **you** wish to abandon the **trip**.

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 **10** 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 over booked;

- any delay due to the diversion of aircraft after it has departed.
- 1 - missed connections outside **your** home country.
- 2 - the event excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- abandonment where the **trip** is of two days duration or less;
- any claim outside of **your** home country.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

Note: **you** may claim under subsections 1) or 2) but not both. **You** may claim only under section B8 – Journey Disruption including Airspace Closure, Section B9 - Delayed Departure or section B10 – Missed Departure/Missed Connection, not under each section.

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:

- scheduled departure time;
- actual departure time;
- reason for the delay.

You are only covered if the delay is more than **10** hours.

Section B10 – Missed Departure/Missed Connection

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£350 Premier policy

£700 Premier Plus policy

for reasonable additional transport and accommodation (room only) to get **you** to **your** destination if:

- a) the car in which **you** are travelling to **your** international departure point becomes un-driveable 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.
- c) **you** miss **your** first connecting flight outside the **United Kingdom**.

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;
- a)&b) - 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 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**.
- c) - **you** have allowed sufficient time within **your** itinerary to enable **you** to make **your** connections given the normal operation of **your** outbound flight from **your** international departure point;
- the claim is not due to the delay of **your** outbound flight from **your** international departure point due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.
- **you** are not claiming for flight arrangements where the airline concerned has provided alternative flights and accommodation, or a financial contribution towards these costs.
- **your** connecting flight was not scheduled to depart more than **10** hours after **your** original flight was due to arrive.
- **you** are not claiming for more than one connecting flight.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

Note: **You** may claim only under Section B8 – Journey Disruption including Airspace Closure, Section B9 - Delayed Departure or Section B10 - Missed Departure/Missed Connection, not under each section.

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:

- scheduled departure time;
- actual departure time;
- reason for the delay.

You will also need to provide **your** original itinerary and written confirmation that **you** did not catch **your** connecting flight along with receipts for all expenditure.

Section B11 – Travel Risks

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- 1 **£100** per 24 hours up to **£2,000** Premier policy
£250 per 24 hours up to **£4,000** Premier Plus policy
each full day **you** are confined as a result of either hijack or kidnap, in excess of **24** hours.
- 2 **£250** Premier policy
£500 Premier Plus policy
if **you** are necessarily hospitalised and **you** receive inpatient hospital treatment which is covered under Section B1 - Emergency Medical & Associated Expenses, following a mugging attack.
- 3 **£1,000** Premier policy
£1,250 Premier Plus policy
reasonable additional costs of travel and accommodation necessarily incurred in the event that **your trip** is disrupted by a catastrophe, to the same standard as those on your booking, to enable **you** to continue **your trip** close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.

For each insured-person this insurance will not cover:

- 1&2 - any claim where **you** are unable to provide **us** with proof of the incident, i.e. Police / authorities / medical report;
 - any claim where **you** are attacked or confined as a result of **your** illegal activity or reckless behaviour.
- 3 - any amounts recoverable from any other source;
 - alternative transport **home**, missed **flights**/connections, food, drink, telephone calls or any other loss specified in this policy;
 - any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had already happened before **you** left **home**;
 - any claim unless **you** are able to provide evidence of the necessity to make alternative travel arrangements;
 - **your trip**:
 - within the **United Kingdom** or **Channel Islands**;
 - formed as part of a tour operator's package holiday.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

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

For hijack, kidnap or mugging claims:

- Provide **us** with a written Police report.
- Obtain confirmation from the airline, carrier or their handling agents confirming period of confinement.

For catastrophe claims:

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

Section B12 – Legal Advice & Expenses

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

- £15,000** Premier policy
- £20,000** Premier Plus policy

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:

- 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.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

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:

Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ

They will arrange for up to **30** 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**

Section B13 – Loss of Sports Activity Pack

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

- £200** Premier policy
- £500** Premier Plus policy

for a proportional refund following the loss of use of **your sports activity pack** following bodily injury or illness (as confirmed by **your** treating medical practitioner).

For each insured-person this insurance will not cover:

- anything mentioned in **For each insured-person this insurance will not cover** under Section B1 - Emergency Medical & Associated Expenses (although the event excess does not apply).

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

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

You must provide (at **your** own expense) written confirmation from a medical practitioner that the accidental injury or sickness prevented **you** from using **your sports activity pack**.

Section B14 – Winter Sports

For Single Trip policies, this section is only in force if shown on Your Policy Schedule and the appropriate additional premium has been paid.

Annual Multi-trip policies automatically include 17 days **winter sports** cover during the policy period.

Please refer to page 4 for the definition of **winter sports** activities which are covered.

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

1. **Ski Equipment**
in respect of loss or damage to **your** own **ski equipment**, up to:
£500 Premier policy
£1,000 Premier Plus policy

for **ski equipment** taken with **you** or purchased on **your trip** but subject to the limits as set out below in respect of a single article, **pair or set** or loss of hired **ski equipment** which is **your** responsibility.

- Single article, **pair or set** limit:
£300 Premier policy
£500 Premier Plus policy
- Hired **ski equipment** lost/damaged:
£150 Premier policy
£300 Premier Plus policy

2. **Delayed Ski Equipment**

Up to:

- £100** Premier policy
- £200** Premier Plus policy

for the cost of hiring replacement **ski equipment** if **your** own **ski equipment** is delayed due to being misplaced, lost or stolen on **your** outward journey for over **8** hours from the time **you** arrived at **your trip** destination.

3. Loss of ski pack

Up to:

£200 Premier policy

£500 Premier Plus policy

for a proportional refund following the loss of use of **your ski pack** following **your** injury or illness during **your trip** (as confirmed by **your** treating medical practitioner).

4. Avalanche / Weather Delay

Up to:

£200 Premier policy

£400 Premier Plus policy

for additional transport and/or accommodation, if because of the prevention of access due to an avalanche or severe weather conditions, **you** are unable to reach or leave **your** pre-booked resort.

5. Piste Closure

Up to:

£20 for each full **24 hours** up to **£200** Premier policy

£40 for each full **24 hours** up to **£400** Premier Plus policy

if **you** are unable to ski due to the *lack of snow* which results in the total closure of skiing facilities in the resort, provided **you** are skiing north of the earths equator between 1st January and 30th April, or south of the earths equator between 1st June and 31st October and at a destination of higher than 1,600 metres above sea level.

For each insured-person this insurance will not cover:

1. - the event excess of each and every claim, per incident for each **insured-person or family**, as shown in the Summary of Cover table on page 1 - **ski equipment** (own) only.
 - more than **60%** of the original purchase price for skis over **6 months** old and less than **1 year** old.
 - more than **50%** of the original purchase price for skis over **1 year** old and less than **2 years** old.
 - more than **40%** of the original purchase price for skis over **2 years** old and less than **3 years** old.
 - more than **25%** of the original purchase price for skis over **3 years** old and less than **5 years** old.
 - skis over **5 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.
 - **you** unless **you** are accompanied by, or have access to, an experienced and / or suitably qualified instructor or guide.
 - **you** unless **you** are properly supervised, taking part in an organised event or activity arranged by a recognised provider.
 - **you** unless **you** use natural or purpose built facilities approved by the activities local or national regulatory authorities.
3. - any claim where a claim has not been made for emergency medical expenses.
4. - any costs where **your** tour operator, transport provider or accommodation provider arranges alternative transport and / or accommodation.
5. - 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.
 - any compensation when **you** are not in the resort where **you** were booked to ski.
 - failure to ski due to the breakdown or damage to the ski lift.
 - failure to ski due to severe weather conditions.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

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:

- retain **your** tickets and luggage tags,
- report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24 hours**.

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:

- the reason for closure,
- 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:

- the reason for closure,
- the date and time of the closure, and
- the date and time it re-opened and **you** were able to continue on **your** journey.

APPLICABLE TO BOTH PRE-TRAVEL & TRAVEL POLICIES

Your Right to Complain

If **you** wish to complain, please follow the process detailed below:

- For all complaints *other than* End Supplier Failure cover:
In the first instance, please write to:
The Customer Services Manager, P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX
Email: customerservices@pjhayman.com

If **you** are not satisfied with **our** response **you** may write to:

Quality & Improvements Manager, URV
1 Tower View, Kings Hill, West Malling ME19 4UY
who will review the claims office decision.

If **you** are still not satisfied with the outcome **you** may ask the Financial Ombudsman Service (FOS) to review **your** case, if **you** are an Eligible Complainant (as set out in the definition provided), see following details.

- End Supplier Failure cover *only*
Please telephone **us** on: **020 8776 3750**
Or write to:
The Customer Services Manager, International Passenger Protection Limited
IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR
Fax: **020 8776 3751**
Email: info@ipplondon.co.uk

Please make sure that **you** quote the policy number which can be found on **your** Policy Schedule.

It is **our** policy to acknowledge any complaint within 5 working days advising **you** of who is dealing with **your** concerns and attempt to address them.

We will provide **you** with a written response outlining **our** detailed response to **your** complaint within two weeks of receipt of the complaint. If **our** investigations are ongoing **we** will write to **you**, at that time, and outline why **we** are not in a position to provide **you** with a written response and explain to **you** that **you** are able, at that time, to ask Lloyd's Complaints Team to review the complaint. In any event, **you** will receive either **our** written response or an explanation as to why **we** are not in a position to provide one within four weeks of receipt of **your** complaint.

Having followed the above procedure, if **you** are not satisfied with the response **you** may write to:

Complaints Team, Lloyd's, One Lime Street, London EC3N 7HA
Email: complaints@lloyds.com

More information can be found on their website www.lloyds.com/complaints

Again, if **you** are not satisfied with the response **you** receive from Lloyd's or they have failed to provide **you** with a written response within eight weeks of the date of receipt of **your** complaint, **you** may have the right to contact the Financial Ombudsman Service (FOS) to review **your** case, if **you** are an Eligible Complainant (as set out in the definition provided), see following details.

- Financial Ombudsman Service (FOS)

If **you** are still not satisfied with the outcome **you** may ask the Financial Ombudsman Service (FOS) to review your case.

Their address is Exchange Tower, Harbour Exchange Square, London E14 9SR
Their telephone advice line is **0300 123 9123** (freephone number for mobile users) or **0800 023 4567** (freephone number for a landline).

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Online sales only:

If **you** purchased **your** policy online, **you** are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the FOS on **your** behalf.

Making a complaint will not affect **your** right to take legal action.

Definition of an Eligible Complainant:

1. A Consumer – Any natural person acting for purposes outside his trade, business or profession.
2. A Micro-Enterprise – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million.
3. A Charity – Which has an annual income of less than £1 million at the time the complaint is made.
4. A Trustee – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

Data Protection Act - Personal Information

How your insurer collects data:

You should understand that any information **you** have given **us** will be processed in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

You have a right of access to, and correction of, information that **we** hold about **you**. If **you** would like to exercise either of these rights **you** should contact **us**. All **your** insurers contact details are provided within the section titled 'Your Right to Complain'.

Where to Obtain a Claim Form

If **you** wish to claim, please follow the process detailed below:

- For all claims *other than* End Supplier Failure cover:

You must notify **us** at the following address:

Travel Insurance Claims Department
P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX
Tel: **02392 419 045** Monday to Friday 9am - 5pm, closed Bank Holidays
E mail: claims@pjhayman.com
Fax: **023 9241 9049**

- End Supplier Failure cover *only*

You must notify **us**, at the following address, of any occurrence which may give rise to a claim and should be advised as soon as reasonably practicable and in any event within 14 days to:

International Passenger Protection Claims Office
IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR
- Telephone: **+44 (0)20 8776 3752**
- Fax: **+44 (0)20 8776 3751**
- E mail: info@iplondon.co.uk

IPP will only accept claims submitted up to 6 months after the failure. Any claims submitted after the 6 month period will NOT be processed.

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 or alternatively by dialling **112** within the EU. 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)203 829 6745** 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
- your** policy number and details of **your** booked travel arrangements
- the patient's 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)203 829 6745**. 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 Insurance Claims Department, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX

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)203 829 6745** 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 Insurance Claims Department, on **+44 (0)2392 419 045** between **9.00am** and **5.00pm** UK time for advice.

Sports & Activities

Unlike other policies **we** cover many sports and activities as standard; no additional premium is required for activities listed in Activity Pack 1.

We have categorised the activities that are not covered as standard into 3 further bands. If **you** do not see **your** chosen activity, do not worry, **we** may cover it, but **you** must contact **us** so **we** can discuss the activity and what, if any, additional premium is necessary.

The activities are covered on the basis that **your** chosen activity is not the sole purpose of **your** trip (with the exception of winter sporting activities whereby **you** can opt to have specific cover included for the entire duration of **your** trip).

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. **We** consider 'professional or competitive' to be activities/sports where **you** are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of **£200**.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi - professional / paid / sponsored racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy.

Winter sports:

For Single Trip policies, the appropriate additional premium for **winter sports** must be paid and shown on **your** Policy Schedule.

Annual Multi-trip policies, cover is automatically included for **winter sports** without extra charge for up to **17 days** during the policy period.

Please refer to page 4 for the definition of **winter sports** activities which are covered.

If **your** chosen activity is not listed, please contact **us** on **02392 419 841** (9am-5pm Monday to Friday, closed Bank Holidays) to ensure **you** are properly covered.

Please Note: those activities marked with an asterisk (*) do not have Personal Accident or Personal Liability cover.

Activity Pack 1 - Covered as standard

Abseiling, Aerobics, Amateur Athletic Field Events/Track Events, Angling, Animal Sanctuary/Refuge Work, Archery*, Athletics, Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, **Beach Swimming**, Biathlon, Billiards, Bird Watching, Body Boarding, Bowling, Bowls, Boxing Training, Bridge, Bridge Swinging, Bungee Jumping, Camel Trekking, Camping, Canoeing* (excluding white water), Caravanning, Catamaran Sailing* (**in-shore**), Chess, Clay Pigeon Shooting*, Climbing, Cricket, Croquet, Curling, Cycle Touring/Cycling (under 1,000m), Dancing, Darts, Deep Sea Fishing, Diving, Driving any Motorised Vehicle, Elephant Trekking (UK-booked), Farm Work, Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as a passenger* (private/small aircraft/helicopter), Football, Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking, Glass Bottom Boats, Gliding (learning non competition), Golf, Gorilla Trekking, Gymnastics, Highland games, Hiking up to 1,000m, Hill Walking up to 1,000m, Historical Research, Horse Riding (no jumping), Hot Air Ballooning*, Indoor Skating, Jet Boating*, Jet Skiing*, Jogging, Kayaking* (up to grade 2 rivers only), Keepfit, Kiting, Korfball, Low Ropes, Manual Labour (work that involves the lifting or carrying of heavy items less than 25kg, work at below the level of 2 storeys high but excluding any form of work underground), Marathons, Model Flying, Model Sports, Motorcycling with appropriate UK licence, Mountain Biking (on road non-racing), Netball, Orienteering, Overland Trips, Petanque, Pigeon racing, Pony Trekking, Pool, Power Lifting, Quoits, Rackets, Rafting*, Rambling up to 1,000m, Rap Running/Jumping, Raquet Ball, Re-Enactment, Restaurant Work, Rifle Range*, Ringos, River Walking, Rock Scrambling (under 4,000m), Rounders, Rowing*, Running, Sprint/Long Distance, Safari (UK organised), Safari Trekking, Sailboarding*, Sailing/Yachting* (**inshore**), Scuba Diving* (to 30m if qualified or with qualified instructor - not solo), Sea Fishing, Shinty, Shooting (target range-not hunting), Small Bore Target Shooting, Snooker, Snorkelling, Soccer, Softball, Squash (amateur), Stoolball, Stoopball, Surfing* (amateur), Swim Trekking, Swimming (pool - not **open water swimming**), Swimming with Dolphins, Sydney Harbour Bridge, Table Tennis, Team Games, Ten Pin Bowling, Tennis, Trekking 1,000m, Triathlon, Tubing*, Tug of War, Volleyball, Water Skiing* (amateur), Weight Lifting, Whale Watching, White Water Rafting* (grade 1 to 3), Windsurfing*, Yachting* (**inshore**), Yoga.

Activity Pack 2 - Additional premium required

Adventure Racing (up to 12 hours), Airsoft*, American Football, Big Foot Skiing, Blade Skating, Bobbing, Breathing Observation Bubble (BOB), Canoeing (White Water grade 1 to 3), Canyoning, Cat Skiing, Cross Country Running, Cross Country Skiing, Dragon

Boat Racing, Dry Slope Skiing, Elephant Riding/Trekking (non-UK booked), Equestrian, Falconry, Flying crew/pilot*, Flying Helicopter* (Pilot), Football - Amateur, Gaelic Football, Glacier Walking, Gliding (non competition), Go Karting*, Gorge Walking (no ropes), Handball, Harness Racing, High Diving, Hobie Catting (In-shore), Hockey, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Hockey, Ice Skating, Indoor Climbing (on climbing wall), Iron Man, Judo, Jousting, Karate, Karting*, Kayaking* (grade 3 rivers only), Kayaking* (**inshore**), Kendo, Kick Sledding, Kite Boarding, Lacrosse, Land Skiing, Land Yachting, Langlauf, Martial Arts (Training Only), Modern Pentathlon, Mono Skiing, Mountain Biking (off road non-racing) Mountain Boarding, Mountain Walking up to 1,000m, Mountaineering, up to 1,000m, Off Road Motorcycling* (up to 250cc), **Off-piste** Skiing, Paint Balling, Parasailing* (over water), Parascending* (over water), Passenger Sledge, Polo Cross, Power Boating* (**inshore**), Professional Entertaining (acrobats, dancing and the like), Quad Bikes*, Rambling up to 2,000m, River Tubing*, Rodeo, Roller Blading (Line Skating/Skate Boarding), Roller Hockey, Roller skating, Rugby (amateur game), Rugby League, Rugby (training), Rugby Union, Safari (non UK Organised), Sand Boarding, Sand Dune Surfing/Skiing*, Sand Yachting, Sea Kayaking/Canoeing*, Shark Cage Diving*, Skateboarding, Ski Boarding, Ski Dooing, Skiing, Skiing - Mono, Skiing - Nordic, Ski Resort Occupations (Chalet/Bar Work not including Ski Instructing), Sky Diving* (max 2 jumps), Sledging, Sleigh riding (reindeer, horses or dogs), Snow Biking*, Snow Blading, Snow Bobbing, Snow Mobile/Ski Doos*, Snow Mobiling*, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Speed Sailing*, Speed Skating, Speed Trials/Time Trials (amateur - organised not public roads), Sphereing, Street Hockey, Surfcasting, Summer Tobogganing, Taw Kwon Do, Telemarking, Tobogganing, Trampolineing, Tree Top Canopy Walking, Trekking 2,000m, Under 17 Driving* (not public roads), War Games/Paint Balling, Water Polo (amateur), Water Ski Jumping*, White Water Rafting* (grade 4 to 6), **Winter sports**, Wrestling.

Activity Pack 3 - Additional premium required

Boardsailing*, Buggyng*, Caving/Pot Holing, Cyclo Cross, Devil Karting*, Dinghy Sailing*, Dirt Boarding, Glacier Skiing, Heliskiing, Hurling, Hydrospeeding, Ice Climbing, Ice Go Carting, Ice Windsurfing, Kite Buggyng*, Kite Surfing, Mountaineering up to 2,000m, Octopush, Outdoor Endurance Tests, Paragliding, Parascending (over land), Power Gliding*, Power Kiting, River Bugging, Rock Climbing (under 2,000m), Skeleton, Ski Biking, Ski Blading, Ski Randonee, Ski Touring, Ski Yawing, Skiing - Freestyle, Skiing - Glacier, Skiing - Snowcat, Snow Carting, Snow Go Karting*, Snow Kiting, Trekking up to 3,000m, Via Ferratta, Wake Boarding, Wind Tunnel Flying, Winter Walking (poles & special shoes).

Activity Pack 4 - Additional premium required

Adventure Racing (up to 24 hours), Assault Courses including High Ropes, Black Water Rafting* (Grades 1 to 3), Blowcarting, BMX Freestyle & Racing, Cave Diving, Cycle Racing, Freestyle Skateboarding, Gliding* (competition), Hang Gliding, Micro Lighting, MotoCross*, Motor Racing/Rallies/Competitions* (all types), Mountaineering up to 3,000m, Parapenting/Paraponting*, Polo, Scuba Diving* (to 40m if qualified and with qualified instructor - not solo), Ski Flying*, Ski Mountaineering, Ski Run Walking, Skiing - **Off piste** Without a Guide, Sky Diving* (multiple jumps), Slack-Lining, Trekking up to 5,000m, Wicker Basket Tobogganing, Zip Trekking, Zorbing.

Please call **02392 419 841** for large print, audio and Braille.

IMPORTANT TELEPHONE NUMBERS

24hr Emergency Medical Assistance	+44 (0)203 829 6745
Claims - (Sections A1 & B1 to B14)	02392 419 045
Claims - End Supplier Failure cover	0208 776 3752
Medical Screening Line (for Medical Disclosures)	02392 419 068
Customer Service	02392 419 841
Legal Advice Helpline	01612 283 851

Please note that calls may be recorded and monitored.