

Floyds Direct
travellersinsurance

POLICY SCHEDULE 2010



Internet
Travel
Insurance

Arranged by
CRISPIN SPEERS AND PARTNERS LIMITED

Valid for policies issued between 1st February 2010 and
31st January 2011 and completing prior to 31st March 2012

YOU MUST READ THIS

You are strongly advised to read this section and then the entire policy.

HEALTH CONDITIONS

This insurance contains certain exclusions relating to existing health conditions that affect **You**, **Your** travelling companions or anyone else upon whom **Your** travel plans may depend. These are detailed within the Policy.

RECIPROCAL HEALTH AGREEMENT

Travellers to European Union countries should obtain the **EHIC** (European Health Insurance Card) from their local Post Office. This will entitle them to benefit from the reciprocal health agreements which exist between certain European Countries. In the event of a claim being accepted for medical expenses which have been reduced by the use of the **EHIC** or Private Health Insurance, the deduction of the **Excess** under Section B will not apply, except those applied in respect of Pre-existing Medical Conditions.

PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time **You** lose them and not on a 'new for old' or replacement cost basis. Wear, tear and depreciation will be deducted. Certain items of personal property are not covered. Written Police reports are required for all losses involving theft and other losses require alternative appropriate written reports, such as an Airline Property Irregularity Report or a Hotel Managers report.

POLICY DOCUMENT

You should read this document carefully. It gives **You** full details of what is and is not covered and the conditions of the cover. Please be aware that not all insurances are the same and cover may vary from policy to policy.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of **Your** policy while general exclusions and conditions will apply to the whole of **Your** policy. It is a condition of this policy that all material facts must be disclosed to the **Insurer** at the time of taking out this insurance. Failure to do so may result in the **Insurer's** treating this policy as null and void.

DANGEROUS SPORTS OR PASTIMES

There is no cover under the policy for claims arising from any activity where it is recognised there is an increased risk of injury or can be reasonably expected to exacerbate an existing medical condition. For a list of sports or pastimes that **You** can participate in please refer to the **Hazardous Activities** list.

POLICY LIMITS

All sections of **Your** policy have limits on the amount the **Insurer** will pay under that section. There are also specific limits under the Personal Effects and Baggage section for **Single Items, Valuables**; items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to the loss) is not supplied; loss, theft or damage occurring on a beach or in or around a swimming pool.

POLICY EXCESSES

Under most sections of the policy claims will be subject to an **Excess**. The **Excess** will be applied per person, per section and per incident under which the claim is made. This means that **You** will be responsible for the first part of the claim. The amount **You** have to pay is the **Excess**.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent illness, injury or loss or damage to **Your** property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of money which was not carried on **Your** person unless placed in a safety deposit box or similar locked, fixed receptacle.

CANCELLATION

We hope **you** are happy with the cover this policy provides. However, if after reading this document, this insurance does not meet with **Your** requirements, please return it to Floyd's Direct Travellers Insurance, within 14 days of issue **We** will refund **Your** premium. The **Insurer** shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the Insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the Insurance.

GOVERNING LAW

This Certificate shall be governed by and construed in accordance with the Law of England and Wales unless the Certificate holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

COMPLAINTS PROCEDURE

If **You** have any cause for complaint regarding this insurance, please refer to the Complaints Procedure within this document.

PERIOD OF INSURANCE

Under Section A (Cancellation), the insurance is effective from the Date of Issue of the **Certificate** (or booking of the trip whichever is the later in respect of **Annual Multi Trip**) and will terminate on commencement of the trip (or the expiry of the policy being 365 days from the date of issue in respect of **Annual Multi Trip**). In respect of all other sections, the insurance commences when **You** leave **Your Home** or business to commence the trip described in the territorial limits and shall terminate with whichever of the following occurs first:

1. The expiry of the Period of insurance as shown on the Certificate (365 days from the date of issue in respect of **Annual Multi Trip**).
2. The return (first return, in respect of **Annual Multi Trip**) of **You** to **Your** usual country of residence at the end of the trip.
3. **Annual Multi Trip** Only, **Your** period of travel exceeding the maximum trip duration as specified on **Your** Confirmation letter. (If **Your** period of travel exceeds this duration, then the entire Period of Insurance, will not be insured hereunder).
4. **Premier Annual Multi Trip Wintersports Cover Only** (when additional premium is paid), **Your** period of travel exceeding 17 days. (If **Your** period of travel exceeds 17 days in the aggregate, then the entire Period of Insurance, including the first 17 days, will not be insured hereunder).
5. **One Way Trips** Only, the Period of Insurance shall terminate on expiry of the Policy Period or no later than 24 hours after **You** first leave the immigration control of **Your** final destination country.

POLICY DEFINITIONS

Wherever the following words or phrases appear within this insurance they will always have the same meaning and will appear in **bold**.

Accident/Accidental

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, results directly, immediately and solely in physical bodily injury, which results in a Loss. In no event shall the contracting of any disease and/or illness (including, but not limited to heart attack, stroke or cancer), nor the injection or ingestion of any substance, be considered an **Accident**. An event, which directly or indirectly exacerbates a previously existing physical bodily injury, shall not be considered an **Accident**.

Annual Multi-Trip

A product providing any number of return trips subject to the following:

- a maximum duration of 31, 45 or 60 days any one trip (as specified on **Your** Confirmation Letter);
- cover for trips within the United Kingdom only applies when accommodation is pre-booked for two or more nights;
- **Wintersports** (**Premier Annual Multi Trip** only when additional premium is paid) cover is limited to 17 days per period of insurance.

Cancellation Costs

Travel and accommodation expenses paid or contracted to be paid by **You** in respect of **Your** trip.

Cash

Currency notes and coins.

Certificate/Policy

An Insurance Validation Certificate, Schedule of Benefits or Tour Operators Booking Invoice used by the Broker/Issuing Agent to validate and activate this insurance wording.

Close Business Associate

Any person whose absence from business for one or more complete days at the same time as **You** prevents the effective continuation of that business as certified by a Senior Director of that business.

Common-Law Partner

Any couple (including same sex) in a common law relationship or who have cohabited for at least 6 months.

Curtailed Costs

Travel costs necessarily incurred to return **You Home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is consequently foregone. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

Excess

Where applicable, the **Excess** is the first amount of the claim for each person, each section and each incident which is payable by **You**, **Excess** amounts are shown in the Schedule of Cover and Excesses.

Hazardous Activity

An activity where it is recognised that there is an increased risk of injury or that can be reasonably expected to exacerbate an existing medical condition.

Home

Your usual place of residence in the United Kingdom.

Incidental Basis

Your participation in a **Hazardous Activity** on a casual, fortuitous, occasional or minor basis. Sports tours and/or activity holidays would be considered to include participation in **Hazardous Activities** on a non-incident basis.

Loss of Sight

The complete and irrecoverable loss of the sight of one or both eyes.

Loss of Limb(s)

Loss by physical severance of a hand at or above the wrist or a foot at or above the ankle.

Material Fact

Any fact, which is known, to **You**, which is likely to influence **Us** in the acceptance or assessment of this Insurance.

Mugging

A violent, threatening attack by a third party causing actual bodily harm.

Natural Catastrophe

Fire, lightning, explosion, earthquake, storm, tempest, hurricane or flood.

One way Trip

A single outward trip, as defined in the Period of Insurance, beginning in the United Kingdom, The Period of Insurance shall expire normally or in any event no later than 24 hours after the time **you** first leave the immigration control of **Your** final destination country.

Permanent Total Disablement

Disablement which, from the moment of **Accident**, entirely prevents **You** from attending to any business or occupation of any and every kind and which lasts 12 calendar months and, at the expiry of that period, is, in the opinion of the **Insurer's** Medical Advisors, beyond expectation of improvement.

Pregnancy

As is consistent with the treatment of all pre-existing medical conditions under the **Policy**, the **Policy** does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The **Policy** does, however, cover **You** should complications arise with **Your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **Your** trip.

Relative

Spouse, parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, grandchild, brother, brother-in-law, sister, sister-in-law, fiancé(e) or **Common-Law Partner**.

Single Item

Any one article, pair, set or collection.

Single Trip

A single return trip, as defined in the Period of Insurance, beginning and ending in the United Kingdom. Cover for overnight trips within the United Kingdom, Channel Islands and the Isle of Man only applies when accommodation is pre-booked for two or more nights.

Ski Equipment

Skis, ski sticks, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots.

Sports Equipment

Those items which are usually worn, carried, used or held during the participation of a sporting activity.

Valuables

Photographic equipment, video and audio equipment of any kind and their media, telescopes and binoculars, spectacles and sunglasses, jewellery, watches, furs, silks, leather goods, animal skins, precious stones and articles made of or containing gold (or other precious metals and/or precious stones).

Wintersports

Skiing, off-Piste skiing (except in areas designated as unsafe by resort management), snowboarding with a leash, recreational racing, mono skiing, guided cross country skiing, snow mobiling, tobogganing and ice skating.

You/Your

Any person who is included on the Insurance having paid the appropriate premium.

You shall be held to mean that which relates to **You**.

We/Insurer/Us

White Horse Insurance Ireland Ltd.

THE INSURANCE

The Insurer hereby agrees to the extent and in the manner hereinafter provided, to indemnify You against loss or damage sustained or legal liability for accidents happening during the period stated in the Certificate, after such loss, damage or liability are proved.

PROVIDED always that;

The liability of the Insurer shall not exceed the limits of liability as expressed in the attached Schedule of Cover and Excesses or such other limits of liability as may be substituted therefore by memorandum hereon or attached hereto signed on behalf of the Insurer.

SECTION A1 - CANCELLATION AND CURTAILMENT CHARGES

You Are Covered:

if **your** trip is cancelled or curtailed due to any one of the reasons for cancellation and curtailment listed below occurring to **you** or **your** travelling companion, and **your** travelling companion cancels or curtails their trip, during the Period of Insurance. The **Insurer** will indemnify **you** up to the amount shown in the Schedule of Cover and Excesses:

- **Cancellation**

for **Cancellation Costs** (prior to any occurrence giving rise to a claim under this section) which are not recoverable.

- **Curtailed Costs**

for **Curtailed Costs** which are foregone and which are not recoverable.

Reasons for Cancellation and Curtailment:

- (a) death, serious injury or serious illness, occurring during the Period of Insurance, of **you**, **your** travelling companion, a **relative** or **Close Business Associate**, or the person with whom **you** have arranged to stay whilst on the trip;
- (b) jury service, witness call or compulsory quarantine;
- (c) the posting overseas or emergency and unavoidable requirements of Armed Forces, Police, Fire, Nursing or Ambulance Services;
- (d) redundancy notified during the Period of Insurance which qualifies for payment under the Redundancy Payments Act;
- (e) **Accidental** damage to **your home** rendering it uninhabitable or the Police requiring **your** presence following a burglary at **your home** within 7 days prior to the commencement of **your** trip.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. the **excess** as shown in the Schedule of Cover and Excesses;
2. Claims arising if **you** or any other person (including a **relative**, travelling companion, or the person you are staying with or close business associate) have:
 - (a) a pre-existing medical condition that could force **you** to cancel or cut short **your** trip

- (b) been admitted as an inpatient to hospital in the last 24 months
 - (c) at any time suffered from, or received any form of medical advice, treatment or medication for any of the following:
 - (i) any heart or circulatory related condition (including hypertension, angina or stroke unless declared to and accepted by **Us**)
 - (ii) any lung or breathing related condition (other than inhaler controlled, mild asthma suffered in isolation)
 - (iii) any cancerous condition
 - (iv) any kidney related disorder
- Unless declared to and accepted by **Insurers**
3. claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing Cancellation or Curtailment;
 4. the cost of Curtailment not approved by the medical emergency service;
 5. claims for any costs associated with unused timeshare property, air miles or other like promotions;
 6. claims arising where **You** have not been able to receive the necessary inoculations or vaccination; or obtain necessary visas.
 7. claims for travel expenses for **You** to travel to the United Kingdom (or final destination country), when **You** did not possess return travel tickets.
 8. claims arising as a result of **You** not having taken reasonable steps to complete the journey to the departure point on time.
 9. any losses arising from circumstances, which may give rise to a claim that **You** are aware of at the time of effecting this Insurance.

SECTION A2 - CATASTROPHE

What You Are Covered For:

The **Insurer** will indemnify **You** up to the amount shown in the Schedule of Cover and Excesses in respect of additional travel and accommodation expenses necessary to continue **Your** trip or, in the event that this is impossible, **You** return **Home** if **You** are forced to relocate from **Your** pre-booked accommodation as a result of a **Natural Catastrophe**.

What You Are Not Covered For:

1. the **excess** as shown in the Schedule of Cover and Excesses.
2. claims which are not substantiated by a written report from the local or national authority who ordered **Your** relocation confirming the exact cause of **Your** relocation.

SECTION A3 - WITHDRAWAL OF SERVICES

What You Are Covered For:

The **Insurer** will pay **You** up to the amount shown in the Schedule of Cover and Excesses for each and every completed period of 24 hours where, due to strike or industrial action, **Your** pre-booked hotel completely withdraws the following

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

What You Are Not Covered For:

1. claims which are not substantiated by a written report from the tour representative and/or hotel confirming the exact length, nature and cause of the disruption;
2. claims arising from strike or industrial action which was notified at the time the insurance was purchased and/or booking each trip in respect of **Annual Multi Trip** policies;
3. claims for services not normally available prior to any strike or industrial action.

SECTION B - MEDICAL EXPENSES AND EMERGENCY REPATRIATION

What You Are Covered For:

The **Insurer** will indemnify **You** up to the amount shown in the Schedule of Cover and Excesses in respect of the following expenses necessarily incurred as a result of **You** sustaining **Accidental** bodily injury or becoming ill:

1 Medical Expenses

- (a) cost of medical, surgical or hospital treatment (including emergency dental treatment up to £200 for the immediate relief of pain only). The **Insurer** reserves the right to repatriate when, in the opinion of the doctor in attendance and the **Insurer's** Medical Advisors, **You** are fit to travel,
- (b) cost of transporting **Your** remains to the United Kingdom, or the reasonable cost of funeral in the country where death occurs, if other than **Your** usual country of residence, up to £3,000;
- (c) reasonable additional transportation and accommodation costs (up to £1,000 per person for accommodation) incurred by **You** and any one person travelling with **You**, as a result of **You** receiving medical advice from the doctor in attendance and the **Insurer's** Medical Advisors that **Your** originally planned return journey to the United Kingdom is impossible due to medical reasons. (Payment shall be based upon the average cost of transportation and accommodation incurred prior to the originally planned return date).

2 Emergency Repatriation

- (a) the cost of **Your** return to the United Kingdom by medically appropriate means where, in the opinion of the **Insurer's** Medical Advisors, such return is medically necessary.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. Claims arising or related to, if **You** have:
 - (a) a pre-existing medical condition
 - (b) been admitted as an inpatient to hospital in the last 24 months
 - (c) at any time suffered from, or received any form of medical advice, treatment or medication for any of the following:
 - (i) any heart or circulatory related condition (including hypertension, angina or stroke unless declared to and accepted by **Us**)
 - (ii) any lung or breathing related condition (other than inhaler controlled, mild asthma suffered in isolation)

- (iii) any cancerous condition
- (iv) any kidney related disorder

Unless declared to and accepted by **Insurers**

3. claims arising for treatment or surgery which, in the opinion of the **Insurer** Medical Advisors, is not essential or can reasonably be delayed until **You** return **Home**;
4. any out-patient or clinic costs in excess of £300 not authorised by the medical emergency service.
5. any in-patient hospital or repatriation costs not authorised by the medical emergency services.
6. claims arising from medical treatment of any kind received by **You** in the United Kingdom;
7. claims arising from medical treatment of any kind not authorised at the time by a recognised registered medical practitioner;
8. claims arising from the additional costs of single or private hospital room accommodation;
9. claims arising from medical treatment of any kind occurring after **You** have refused the offer of repatriation when, in the opinion of the doctor in attendance and the **Insurer's** Medical Advisors, **You** are fit to travel;
10. claims arising from physiotherapy and other associated treatments, except as part of an ongoing treatment program for a serious injury which, in the opinion of **Insurer's** Medical Advisors cannot reasonably be delayed until **Your** return **Home**.
11. claims in respect of expenses arising from **You** not possessing return travel tickets.
12. the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which **You** went into hospital or clinic abroad, loss, or damage to false dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles.

SECTION C1 - HOSPITALISATION BENEFIT

What You Are Covered For:

The **Insurer** will pay **You** the amount shown in the Schedule of Cover and Excesses for each and every completed period of 24 hours for which **You** are an in-patient in a hospital, as a direct result of an **Accidental** injury or illness which is covered under Section B.

SECTION C2 - MUGGING BENEFIT

What You Are Covered For:

The **Insurer** will pay **You** the amount shown in the Schedule of Cover if **You** receive in-patient hospital treatment, which is covered under Section B, as a direct result of a **Mugging**.

SECTION C3 - UNUSED EXCURSIONS

What You Are Covered For:

The **Insurer** will pay **You** up to the amount shown in the Schedule of Cover and Excesses in respect of the cost of excursions pre-booked in the United Kingdom which **You** were unable to use as a direct result of being a hospital in-patient due to an **Accident** or illness which is covered under Section B.

SECTION D - PERSONAL EFFECTS AND BAGGAGE

What You Are Covered For:

- **Lost, Stolen or Damaged**

The **Insurer** will indemnify **You** up to the amount shown in the Schedule of Cover and Excesses, for the value of personal property taken or purchased on the trip by **You** which is **Accidentally** lost, stolen or damaged.

The maximum payment for any **Single Item** is shown in the Schedule of Cover and Excesses.

The maximum payment for **Valuables** is shown in the Schedule of Cover and Excesses.

The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £50, subject to a maximum of £200 for all such items.

- **Travel Documents**

The **Insurer** will indemnify **You** up to the maximum shown in the Schedule of Cover and Excesses for the value of Travel Documents (passport, green cards, travel tickets, visas, accommodation vouchers and petrol coupons) held by **You** which are lost or stolen (and reasonable expenses directly consequential upon any such loss).

- **Baggage Delay**

The **Insurer** will indemnify **You** for the cost of purchase of necessities, up to the maximum shown in the Schedule of Cover and Excesses, should baggage be delayed or lost in transit on the outward journey for more than 24 hours. Payment made under this heading will be set against the amount of any claim arising if the baggage is permanently lost. **You** must supply receipts for the items purchased and confirmation from the carrier of the length of delay.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. wear, tear and depreciation of the article(s);
3. claims arising from breakage of fragile articles unless caused by fire or **Accident** to a vehicle;
4. claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine or diving equipment and craft, surfboards or related equipment or fittings of any kind;
5. claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage;
6. claims arising for **Cash**, cheques, travellers cheques, stamps, contact lenses, computer and telecommunication equipment of any kind, cellular telephones and TV sets;

7. claims arising from theft which are not reported to the police within 24 hours of discovery and a written police report obtained;
8. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
9. claims arising for breakage of **Sports Equipment** whilst in use;
10. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
11. claims arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading,
12. claims arising for loss of or damage to dentures, bridgework, artificial limbs or hearing aids of any kind;
13. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
14. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a police report;
15. claims arising for loss of or damage to items carried on a vehicle roof rack;
16. claims arising for loss, theft or damage to **Valuables** which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle;
17. claims arising for loss, theft or damage in excess of £100 occurring on a beach or in or around a swimming pool (including claims under Section E)
18. claims arising from loss, theft or damage arising from mechanical or electrical breakdown, moths or vermin, the process of cleaning, restoring or repairing.

SECTION E - PERSONAL MONEY

What You Are Covered For:

The **Insurer** will indemnify **You** up to the amount as shown in the Schedule of Cover and Excesses in respect of **Cash** or travellers cheques (unless the issuer provides a replacement service) which is **Your** property and carried on **Your** person (a reduced limit applies as shown in the Schedule of Cover and Excesses for children under 18 unless an adult premium has been paid) unless placed in a safety deposit box or similar locked, fixed receptacle. Cover for **Cash** is limited to the **Cash** limit as shown in the Schedule of Cover.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. claims arising from theft which are not reported to the police within 24 hours of discovery and a written police report obtained;
3. claims for loss which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
5. claims arising from shortages due to error, omission or depreciation in value;
6. claims arising for loss or theft of **Cash** which at the time of such loss or theft was located in checked-in luggage or an unattended motor vehicle
7. claims for loss or theft in excess of £100 occurring on a beach or in or around a swimming pool (including claims under Section D).

SECTIONS F1 AND F2 - TRAVEL DELAY AND HOLIDAY ABANDONMENT

What You Are Covered For:

In the event of a delay of **Your** planned first outward flight, rail or sea trip from the United Kingdom or planned final inbound flight, rail or sea trip to the United Kingdom, the **Insurer** will indemnify **You** as follows:

1. Travel Delay

The amount shown in the Schedule of Cover and Excesses for the first full 12 hour period of delay and an additional amount for each full 12 hour period of delay thereafter, up to the maximum amount shown in the Schedule of Cover and Excesses providing always that **You** obtain from the carrier a statement confirming the length and exact nature of the delay.

2. Abandonment

If the holiday or journey is necessarily cancelled following a delay of not less than 24 hours beyond the scheduled departure time (and written confirmation obtained from the carrier), the **Insurer** will indemnify **You** up to the amount shown in the Schedule of Cover and Excesses for travel and accommodation expenses paid or contracted to be paid by **You** in respect of **Your** own trip (prior to any occurrence giving rise to a claim under this section) and which are not recoverable. No claim shall be made under both Travel Delay and Abandonment.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses for Section F2 (Abandonment);
2. claims arising from delay caused by strike or industrial action if already notified at the time the insurance was purchased and/or booking each trip in respect of **Annual MultiTrip** policies;
3. Any losses, which are the result of **Your** failure to check in at the airport, port or station in accordance with the travel itinerary, supplied to **You**.
4. Any losses if **You** fail to obtain written confirmation from the airline or shipping or rail or coach line or their agent showing the period and reasons for delay.

SECTION F3 - PET CARE

What You Are Covered For:

The **Insurer** will indemnify **You** up to the amount stated in the Schedule of Cover and Excesses in the event of a delay of more than 12 hours to **Your** final planned inbound flight, rail or sea trip to the United Kingdom, in respect of additional kennel and/or

cattery fees necessarily incurred as a direct result of the delay.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. claims not substantiated by a written report from the carrier stating the length and exact nature of the delay;
2. claims arising from delay caused by strike or industrial action if already notified at the time the insurance was purchased and/or booking each trip in respect of **Annual MultiTrip** policies.

SECTION G – HIJACK

What You Are Covered For:

The **Insurer** will indemnify **You** up to the amount per day shown in the Schedule of Cover and Excesses for each and every complete period of 24 hours in the event of hijack of the transport on which **You** are travelling up to the maximum amount stated in the Schedule of Cover and Excesses.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. claims not substantiated by a police report confirming the length and exact nature of the incident.

SECTION H - MISSED DEPARTURE

What You Are Covered For:

The **Insurer** will indemnify **You** up to the amount shown in the Schedule of Cover and Excesses, in respect of the reasonable additional costs of travel and accommodation necessarily incurred if **You** are unable to reach the International point of departure of the booked travel itinerary on the initial outward or final return journey as a consequence of the failure of Public Transport services or the **Accident**/breakdown of a private motor car in which **You** are travelling:

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. claims arising as a result of **You** not having taken reasonable steps to complete the journey to the departure point on time;
3. claims arising from the failure of Public Transport services caused by strike, riot or civil commotion for which warning has been given prior to the commencement of departure to the International departure point;
4. claims arising from the vehicle not having been properly serviced and maintained, in the event of vehicle breakdown.
5. claims arising from vehicle breakdown that are not substantiated by a written report from a rescue service or garage.

SECTION I - PERSONAL ACCIDENT

What You Are Covered For:

The **Insurer** will indemnify **You** or **Your** estate the sum shown in the Schedule of Cover and Excesses for one of the following Losses resulting from an **Accident** sustained by **You**: **Death**, **Loss of Limb(s)**, **Loss of Sight** or **Permanent Total Disablement**. Loss must occur within 180 days of the date of **Accident**. No benefits shall be paid for more than one Loss suffered.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. Any claim in excess of the amount stated in the Schedule of Cover and **Excesses** in respect of any one Insured Person.
2. The injection or ingestion of any substance.
3. Any event which directly or indirectly exacerbates a previously existing physical bodily injury.
4. The contraction of any disease, illness and/or medical condition.
5. Any benefit as a result of participating in any activity that is not listed in **Hazardous Activity**.

SECTION J - PERSONAL LIABILITY

What You Are Covered For:

The **Insurer** will indemnify **You** up to the amount shown in the Schedule of Cover and Excesses for **Your** legal liability for **Accidental** injury to third parties and/or **Accidental** damage to their property. This cover is applicable only in respect of liability under English law.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. the **Excess** for each claim for damage to property as shown in the Schedule of Cover and **Excesses**;
2. claims arising directly or indirectly from, happening through or in consequence of:
 - (i) employer's liability, contractual liability, or liability to a member of **Your** family, **Your** travelling companion's family or to **Your** travelling companion;
 - (ii) animals belonging to **You**, or in **Your** care, custody or control;
 - (iii) willful, malicious or unlawful acts or the use of firearms;
 - (iv) the pursuit of trade, business or profession;
 - (v) ownership or occupation of land or buildings; or
 - (vi) the influence of intoxicating liquor or drugs;
3. claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any form of motorised leisure equipment.

Special note:

No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by you without the written consent of the Insurer, who shall be entitled, if they so desire, to take over and conduct, in your name, their defence of any claim or to prosecute for their own benefit any claims for indemnity, damages or otherwise against any third party.

The Insurer shall have full discretion in the conduct of any negotiations, proceedings, or the settlement of any claims and You shall, wherever possible, give all such information and assistance as the Insurer may require.

SECTION K - LEGAL EXPENSES

What You Are Covered For:

The **Insurer** will indemnify **You** up to the amount shown in the Schedule of Cover and Excesses, for legal costs incurred by **You** in pursuit of legal proceedings against third parties (excluding any member of **Your** family or a travelling companion) for any compensation owed to **You** arising directly from **Your** physical bodily injury or death

during the Period of Insurance.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. claims arising for any legal expenses incurred without prior authorisation by the **Insurer**;
3. claims arising where the **Insurer** considers **Your** prospects of success in achieving a reasonable benefit to be insufficient;
4. claims arising pursuant to a contingent fee agreement between **You** and **Your** counsel;
5. claims arising for travel and accommodation expenses in pursuit of a legal action;
6. claims arising from **You** pursuing legal proceedings as part of and/or on behalf of a group or organisation;
7. claims incurred for any legal costs pursuant to a legal action against Floyd's Direct, Crispin Speers & Partners Ltd, **Us** and any of **Our** agents.
8. any claim for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence.

Special Note:

You must comply with the following procedures:

- (a) **You shall apply to the Insurer for a written acknowledgement by the Insurer of the existence of a potentially viable claim.**
- (b) **If an acknowledgement in (a) is granted, the Insurer shall initially pay up to 5% of the amount shown in the Schedule of Cover and Excesses for legal costs incurred by You to determine the probability of success in achieving a reasonable benefit. This shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant. The insurer shall not be responsible for any legal expenses incurred prior to its issuing You with a written acknowledgement of the existence of a potentially viable claim. In the event that You are awarded legal costs as part of any judgement or settlement, the Insurer shall be entitled to repayment by You of any sums paid under this Section. In the event that You are awarded compensation (by judgement or settlement), the Insurer shall be entitled to recover from You any sum paid to You under any section of this policy on account of the same incident for which compensation is received. Claims in respect of Sections J and K must be notified to the White Horse Insurance Ireland Claims Department in writing immediately.**

WINTERSPORTS COVER

Provided when **Wintersports** Cover is effected and appropriate premium paid. **Wintersports** cover shall not be bound by Exclusions Applicable to All Sections of the Insurance, paragraph 10, in so far as it excludes 'All **Wintersports**'. However, the following activities will still be excluded from cover: ski jumping, ski flying, heli-skiing, ski acrobatics, ski stunting, freestyle skiing, off-Piste skiing on areas designated as unsafe by resort management, ski racing and training, ski bob racing, parapenting, ice hockey and the use of skeletons and bobsleighs.

SECTION L - SKI EQUIPMENT

What You Are Covered For:

The **Insurer** will indemnify **you** in respect of loss or breakage of **Ski Equipment** up to the amount shown in the Schedule of Cover and Excesses for owned and hired **Ski Equipment**. In the case of owned **Ski Equipment**, each claim is subject to a maximum payment for any **Single Item** as shown in the Schedule of Cover.

The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £50, subject to a maximum of £250 for all such items.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. claims arising from theft which are not reported to an appropriate police authority within 24 hours of discovery and an official report obtained;
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such a carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
4. claims arising from delay detention, seizure or confiscation by Customs or other officials;
5. claims arising from loss, theft or damage to anything shipped as freight or under a Bill of Lading;
6. claims arising from **Ski Equipment** left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
7. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am - 8pm local time at the resort in which **You** are staying and there is evidence of damage or forced entry which is confirmed by a police report;
8. loss or breakage of **Ski Equipment** over 5 years old.

Special Note:

The Insurer's liability for Ski Equipment owned by You shall be further limited as follows:

- Up to 1 year old - 90% of purchase price
- Up to 2 years old - 70% of purchase price
- Up to 3 years old - 50% of purchase price
- Up to 4 years old - 30% of purchase price
- Up to 5 years old - 20% of purchase price

SECTION M - SKI HIRE

What You Are Covered For:

The **Insurer** will indemnify **You** up to the amount shown in the Schedule of Cover and Excesses for each 24 hour period for the cost of necessary hire of **Ski Equipment** following:

- (a) loss, or breakage of **Your Ski Equipment**; or
- (b) the misdirection or delay in transit of **your Ski Equipment** for 12 hours.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
4. claims arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading;
5. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safe keeping of the property;
6. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am - 8pm local time and there is evidence of forced entry which is confirmed by a police report;
7. claims arising from delay, detention, seizure or confiscation by Customs or other officials.

SECTION N - SKI PACK

What You Are Covered For:

The **Insurer** will indemnify **You** up to the amount shown in the Schedule of Cover and Excesses, for the proportionate value of any ski pass, ski hire or tuition fees necessarily unused due to the following:

- (a) **Your Accident** or sickness;
- (b) loss or theft of **Your** ski pass.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and **Excesses**;
2. claims arising from theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common with carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
4. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
5. claims arising for loss or theft of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a police report;
6. claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming **Your** inability to ski.

SECTION O - PISTE CLOSURE

What You Are Covered For:

In the event that, due to the lack of snowfall or adverse weather in the pre-booked **Wintersports** resort between the months of December to March and no alternative being available, **You** are not allowed to ski for a period in excess of 12 hours, the **Insurer** will pay the benefit as shown in the Schedule of Cover and Excesses for each full 24 hour period in which **You** are unable to ski, up to the maximum as shown in the Schedule of Cover and Excesses.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. claims arising which are not substantiated by a report from the resort management.
2. claims arising due to lack of snow fall in a **Wintersports** resort which does not possess skiing facilities above 1,000 metres.

SECTION P - DELAY DUE TO AVALANCHE

What You Are Covered For:

The **Insurer** will pay **You** up to the amount shown in the Schedule of Cover and Excesses for additional travel and accommodation expenses in the event that **Your** outward or return journey is delayed for at least 12 hours beyond the scheduled departure time as a direct result of avalanche.

What You Are Not Covered For:

The **Insurer** shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. claims arising which are not substantiated by a report from the resort management.

EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE COMPENSATION SCHEME DATA PROTECTION ACT 1998

The **Insurer** shall not be responsible for claims arising:

1. from **You** failure to comply with the pre existing medical conditions warranty of this Insurance.
2. for any claims in any way caused or contributed by the failure or fear of failure or inability of any equipment or computer programme, whether or not **You** own it, to recognise or to correctly interpret or process any data as the true or correct date, or to continue to function correctly beyond that date except those under Sections B, C1 and I;
3. directly or indirectly by, happening through or in consequence of war, invasion, terrorism (except as provided for under Section G), acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of, or damage to property by or on the order of any Government, Public or Local Authority except as specifically provided herein to the contrary;
4. from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising therefrom, or any consequential loss of any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
 - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or specifically stated under the terms of this insurance (except as provided in Section D relating to loss of Travel Documents);
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
5. from HIV, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex.
6. from **You** engaging in any illegal or criminal act;
7. from any consequential loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance (except as provided in Section D relating to loss of Travel Documents);
8. directly or indirectly out of **Your** financial incapacity;
9. which, but for the existence of this insurance, would be covered under any other insurance policy(ies), including any amounts recoverable by **You** from Private Health Insurance, EHIC (European Health Insurance Card) payments, Medicare, any Reciprocal Health Agreements, Airlines, Hotels, Home Contents Insurance or any other recovery available to **You**, which is the basis of a claim;
10. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation;
11. from any **Hazardous Activity** other than those listed in **Check Your Cover**. Certain other activities may be covered if declared to and agreed by the **Insurer** with any required additional premium paid and/or amendments to the policy conditions;
12. from suicide or attempted suicide or willful exposure to danger (except in an attempt to save human life), sexually transmitted disease or the influence of or in connection with the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a treating doctor, but not for the treatment of drug addiction).
13. claims arising from anxiety, stress or depression except where previously undiagnosed at the date of issue of this insurance and resulting in in-patient hospital treatment;
14. from **You** being in or entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which **You** are travelling as a fare paying passenger other than as a member of the crew and not for the purpose of undertaking any trade or technical operation therein or thereon;
15. from **Your** willful exposure to a peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage of **Your** property as if uninsured;
16. directly or indirectly from **You** being engaged in any manual employment after the commencement of the trip;
17. which have not been proven and the amount thereof substantiated.

CONDITIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

1. **All Material Facts must be disclosed and you must tell us of any changes, which may affect Our decision. Failure to do so may affect your rights under this Insurance. Following a change in a Material Fact disclosed to us by you during the Period of Insurance, we reserve the right to amend or cancel your Insurance, providing you with a pro-rata refund of premium.**
2. All Certificates, information and evidence required by the **Insurer** shall be furnished at **Your** or **Your** personal legal representatives' expense and shall be in such form and of such nature as the **Insurer** may prescribe. **You** shall, as often as is required, submit to a medical examination on behalf of the **Insurer** at **Your** expense. In the event of **Your** death, the **Insurer** shall be entitled to have a post-mortem examination at their own expense. Any items which become the subject of a claim for damage shall be retained for **Insurer's** inspection and shall be forwarded to their Agents upon request at **Your** or **Your** personal legal representatives expense. All such items; shall become the property of the **Insurer** following final settlement of the claim.
3. In the event of any occurrence which may give rise to a claim under this insurance, **You** shall take all reasonable steps to minimise any loss arising out of such claim.

4. The **Insurer** may, at its own expense, take proceedings in **Your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the **Insurer**.
5. In the event that **you** recover by any means, damages from any third party in respect of personal accident in the circumstances defined in Section I, all benefits paid to **You** under Section I shall be repaid to the **Insurer**.
6. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this insurance, all benefits thereunder shall be forfeited as well as all premiums paid.
7. In the event that **You** experience a problem with the insurance or the claims process, please refer to the Complaints Procedure below.
8. **You** may not transfer **Your** interest in this insurance.
9. If at the time of any loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability. **We** will pay only **Our** rateable proportion.

COMPLAINTS PROCEDURE

Should **You** have any queries or complaints regarding this insurance or in the way **Your** claim has been dealt with, in the first instance please write to:

**The Claims Manager, White Horse Administration Services Ltd
PO BOX 5633, Walsall, WS6 9BB**

Please always quote **Your** insurance reference number and claim number. Also, please enclose any copies of the relevant documentation. This procedure is intended to provide **You** with a prompt and practical service with any complaints, but does not effect **Your** legal rights.

If **you** are still not satisfied with **Your** decision, please write to:

Financial Services Ombudsman's Bureau

Third Floor, Lincoln House, Lincoln Place, Dublin 2, Republic of Ireland

Telephone : 00353 (1) 6620 899 Fax : 00353 (1) 6620 890

Please note that the Ombudsman will not consider **Your** case until **You** have followed the internal complaints procedure by writing to **Our** Claims Manager, as outlined above. Please quote **Your** insurance reference number and / or **Your** claim number in all **Your** correspondence to all parties involved with this procedure. This procedure is intended to provide **You** with a prompt and practical service with any complaint that **You** may have, and does not affect **Your** legal rights.

COMPENSATION SCHEME

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Fund in the United Kingdom. You may be entitled to compensation from the fund if White Horse Insurance Ireland Limited cannot meet their obligations. The Financial Services Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent Insurers. The fund will provide an amount up to a maximum of £2,000 plus 90% of the remainder of the claim. you can get more information about compensation fund arrangements from the Financial Services Authority.

DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

WHAT TO DO IN THE CASE OF MEDICAL EMERGENCY

In the event of your death, you incurring medical expenses in excess of £250, or your being involved in an accident, being admitted to hospital, or curtailing for medical reasons, the Assistance Company must be advised as soon as possible and liability shall only attach for expenses agreed by them. Failure to notify the Assistance Company will prejudice the Insurer and will result in the Insurer's non-acceptance of liability of such claims.

FOR 24 HOUR EMERGENCY MEDICAL ASSISTANCE:

Please telephone AXA Assistance on

Tel: 0044 (0)845 610 1426

24 hours a day quoting reference WHIIL/FLOYDS/02/2010

Curtailment must be authorised by the Assistance company if the cost of your trip home is more than £250, following confirmation from the treating doctor that IT IS MEDICALLY NECESSARY THAT THE INSURED CURTAILS THEIR TRIP.

If you curtail your trip due to an illness/death of a third party, family member or relative then you must also contact the Assistance Company, otherwise your claim may be declined. You must always mitigate your costs.

Check your cover

Acceptable sports and leisure activities

- archery, if adequately supervised (amateur)
- badminton (amateur)
- baseball (amateur)
- basketball (amateur)
- beach games
- black water rafting (Grade 1 to 4)
- bungee jumping (up to 3 jumps)
- canoeing
- clay pigeon shooting
- cricket (amateur)
- cycling (excluding BMX or Mountain Biking)
- dinghy sailing
- dragon racing
- dune surfing
- fell walking
- fencing
- fishing
- football (amateur)
- golf (amateur)
- hiking (under 2000 metres altitude)
- horse riding (up to 7 days)
- hot air ballooning which has been organised prior to departure
- ice skating
- jet boating
- jet ski-ing
- jogging
- korfbal
- marathon running (amateur)
- motorcycling up to 50cc (excluding the use of quad bikes)
- narrow river and canal boat cruises
- netball (amateur)
- orienteering
- outward bound pursuits
- paintballing
- parascending (over water)
- pony trekking
- racquetball
- rambling (under 2000 metres)
- reindeer sleigh ride
- river canoeing
- roller skating
- roller blading (line skating/skate boarding)
- rounders
- rowing
- running-sprint/long distance (amateur)
- sail boarding
- sailing within territorial limits
- scuba diving up to 30 metres if adequately supervised (up to 14 days)
- snorkelling
- squash (amateur)
- surfing (amateur, under 14 days)
- tennis (amateur)
- track events
- trekking (under 2000 metres altitude)
- triathlon
- ultimate frisbee
- volleyball (amateur)
- war games (no weapons)
- water polo (amateur)
- water ski-ing (amateur)
- white water rafting (Grade 1 to 4)
- windsurfing (amateur)
- work abroad including manual work being restricted to bar work and fruit picking (not involving the use of agricultural machinery)
- yachting (racing/crewed inside territorial waters)

All vehicle/ watercraft/ aircraft related activities exclude personal liability. Certain Activity Equipment is not covered by this policy. Your attention is drawn to the exclusions relating to Section J and their importance to some of the above activities and their associated mechanised vehicles.

IMPORTANT

There is no cover for persons aged 70 years and over at the time of effecting this insurance.

MAKING A CLAIM

Please telephone the White Horse Administration Services Limited on Tel: 0871 664 7995 or write to: **White Horse Administration Services Ltd**, PO BOX 5633, Walsall, WS6 9BB

When contacting the claims handler, please have the following information to hand:

- Name of your policy and where it was purchased
- Master policy Certificate Number WHIIL/FLOYDS/02/2010
- Policy number
- Resort and country visited
- Value of the claim
- Brief circumstances
- Travel dates
- Incident date

Condition: Failure to have the above information at hand, may result in your claim being delayed. Claims must be notified within 31 days of the incident date which gave rise to the claim.

Master Policy Number: WHIIL/FLOYDS/02/2010

Master Policy Holder: **Floyd's Direct Travellers Insurance**

Master Policy arranged by **Crispin Speers & Partners Limited with**

White Horse Insurance Ireland Limited on behalf of:

Floyd's Direct Travellers Insurance, Crispin Speers and Partners Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

White Horse Insurance Ireland Limited are authorised by the Irish Financial Services Regulatory Authority.

Valid for policies issued between 1st February 2010 and 31st January 2011 and completing prior to 31st March 2012.

This is to certify that the Insurer, in consideration of the premium specified on your validation document, agrees to indemnify the Insured on this Policy Schedule in respect of:

SCHEDULE OF COVER AND EXCESSES

Premier Cover/Premier Annual Multi-Trip Cover	Limit	Excess
A1 Cancellation and Curtailment	Up to £3,000	£75 £20 LOD
A2 Catastrophe Cover	Up to £1,000	£75
A3 Withdrawal of services	£50 per day up to £500	N/A
B Medical Expenses	£10,000,000	£75
C1 Hospital benefit	£20 per day up to £1,000	N/A
C2 Mugging Benefit	£40 per day up to £400	N/A
C3 Unused Excursions	Up to £100	N/A
D Personal Effects and Baggage	Up to £1,500	£75
Single Item Limit	£250	
Valuables Limit in total	£250	
Sports Equipment	£500	
Travel Documents	£250	
Delayed baggage	£50 per day up to £150	
E Personal Money	Up to £500	£75
Cash Limit	£200	
Cash (aged under 18)	£50	
F1 Travel Delay	£20 for first 12-hour period £20 for each additional 12 hour period up to £300	N/A
F2 Holiday Abandonment	Up to £3,000	£75
F3 Pet Care	£20 per day up to £100	N/A
G Hijack	£50 per day up to £500	N/A
H Missed departure	Up to £1,000	£75
I Personal Accident	£30,000	N/A
Loss of limbs or sight (aged 69 and under)	£30,000	
Permanent Total Disablement	£30,000	
Death Benefit (aged 18-65)	£5,000	
Death Benefit (aged under 18 or over 65)	£2,500	
J Personal Liability	Up to £2,000,000	£250
K Legal Expenses	Up to £25,000	£250

Winter Sports Cover

(When additional premium is paid)

L Ski Equipment		
Owned	Up to £500	£75
Single Item Limit - Owned	£250	
Hired	Up to £250	
M Ski Hire	£20 per day up to £200	N/A
N Ski Pack	Up to £75 per day up to £300	N/A
O Piste Closure	Up to £20 per day up to £200	N/A
P Avalanche Closure	Up to £250	£75

Standard Budget Cover	Limit	Excess
A1 Cancellation and Curtailment	Up to £2,000	£99 £20 LOD
B Medical Expenses	£3,000,000	£99
D Personal Effects and Baggage	Up to £1,000	£99
Single item limit	£150	
Valuables Limit in total	£150	
Travel Documents	£100	
Delayed Baggage	£25 per day up to £75	
E Personal Money		
Cash Limit	£200	£99
Cash (aged under 18)	£75	
F2 Holiday Abandonment	Up to £2,000	£99
H Missed departure	up to £800	£99
I Personal Accident	Max Benefit £10,000	N/A
Loss of limbs or sight (aged 69 and under)	£10,000	
Permanent Total Disablement	£10,000	
Death Benefit (aged 18-65)	£5,000	
Death Benefit (aged under 18 or over 65)	£1,000	
J Personal Liability	Up to £2,000,000	£250
K Legal Expenses	up to £5,000	£250

Standard Budget Annual Multi - Trip Cover	Limit	Excess
A1 Cancellation and Curtailment	Up to £1,000	£99
B Medical Expenses	£3,000,000	£99
D Personal effects and baggage	Up to £750	£99
Single item limit	£150	
Valuables Limit in total	£150	
Travel Documents	£100	
Delayed baggage	£25 per day up to £75	
E Personal Money	Up to £150	£99
Cash Limit	£100	
F2 Holiday Abandonment	Up to £1,000	£99
H Missed departure	Up to £800	£99
I Personal Accident	£5,000	N/A
Loss of limbs or sight (aged under 69)	£5,000	
Permanent Total Disablement	£5,000	
Death Benefit (aged 18-65)	£2,500	
Death Benefit (aged under 18 or over 65)	£500	
J Personal Liability	Up to £2,000,000	£250
K Legal Expenses	Up to £5,000	£250

Territorial Limits

Area 1	United Kingdom, Northern Ireland, Isle of Man and Channel Islands
Area 2	The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands, Egypt, Morocco & Tunisia. (Excluding Algeria, Israel, Lebanon & Libya)
Area 3	Worldwide excluding USA/Canada
Area 4	Australia and New Zealand
Area 5	Worldwide including USA/Canada

Transit Stopovers Maximum of 15% of total policy period in areas of higher risk.