



An appointed representative
of Travel & General
Insurance Company plc



travel insurance **policy wording**



This booklet contains all the information
you need about your single-trip policy.
Please read this booklet carefully

Dear traveller

Thank you for purchasing your travel insurance from us. Please take the time to read your policy documents carefully to ensure that you understand what is, and what is not covered. If you should have any queries, or if you require additional cover, please contact our customer services team who will be happy to help you.



For and on behalf of
Travel & General Insurance Company plc
authorised and regulated by the Financial Services Authority

Complaints procedure

It is our intention to provide you with the best service possible, but there may be occasions when you feel that we have not done so. If this should happen, please tell us so that we might do our best to rectify the situation.

If you are unhappy with the way in which a claim has been handled you should contact the Claims Director, Claims International Limited on 0845 345 2486. Please quote your claims number to enable your file to be accessed as quickly as possible.

If your complaint is about something other than a claim, please contact your travel organiser. They will try to resolve your complaint immediately, but if they are unable to do so, you may write to:
The Underwriter, Travel & General Insurance Company plc, Level 1, Tower 42, Old Broad Street, London EC2N 1HQ

Should you still be dissatisfied, you will receive a 'final response' letter, which means that you may then take your complaint to the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0845 080 1800. Contacting the FOS does not in any way infringe upon your consumer rights.

Call monitoring and recording

Telephone calls may be monitored or recorded in order to improve customer service and to prevent and detect fraud.

The insurers

This policy is underwritten by **Travel & General Insurance Company plc**, except for Section I (Legal expenses), which is underwritten by **DAS Legal Expenses Insurance Company Limited**. Both insurers are authorised and regulated by the Financial Services Authority (FSA). 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.

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Section	Sum Insured Per Person	Excess
Standard cover		
A Cancellation Curtailement	Up to £6,000 Up to £6,000	£30 £30
B Emergency medical repatriation and associated expenses abroad Search and rescue Hospital benefit	Up to £5,000,000 Up to £50,000 £20 for each 24 hour period to a maximum of £200	£30 £30 Nil
C Emergency assistance in your home country	Up to £2,000	£30
D Personal accident Disability Death	Up to £25,000 Up to £15,000 (age limits apply)	Nil Nil
E Delayed departure Travel delay Abandonment Missed departure	£20 first 12 hour period and £10 each subsequent 12 hours to maximum of £100 Up to £5,000 Up to £750	Nil £30 £30
F Personal possessions Single item limit Valuables limit Delay baggage (after 12 hours) Travel documents	Up to £1,500 £400 £500 Up to £100 Up to £250	£30 Nil Nil
G Personal money	Up to £250	£30
H Personal liability	Up to £1,000,000	Nil
I Legal expenses	Up to £25,000	Nil
J Party leader cover Replacement leader Emergency expenses	Up to £750 £10 per day up to a maximum of £200	Nil Nil
K Winter sports Own ski equipment Single item limit Ski equipment hire Hired ski equipment Ski pack Piste closure Delay due to avalanche	Up to £1,500 £500 Up to £500 Up to £500 Up to £450 £50 per day to a maximum of £500 Up to £500	£30 Nil £30 £30 Nil Nil £30

This schedule of cover must be read in conjunction with the policy.

Your attention is specifically drawn to the **Important declaration** and **Changes in your circumstances during the period of insurance** below. It is important that you understand that your failure to comply with these statements may render this policy null and void

Important declaration

One of the many benefits of travel insurance is the easy access it affords to professional assistance if you suddenly fall ill abroad. However, travel insurance is not a substitute for private medical insurance. It is important to note that cover is only provided for necessary emergency treatment in the event of an accident or unexpected illness. An incomplete or inaccurate declaration will invalidate any claim under Section A (Cancellation and curtailment) and Section B (Emergency medical, repatriation and associated expenses abroad).

Please note in some cases we may be unable to offer cover for a particular condition.

An insurance policy can only provide cover in respect of an accident, illness, injury, loss, damage or an event/occurrence which is sudden, unforeseen and beyond your reasonable control. You must tell us about all material facts. A material fact is one that is likely to affect our decision in accepting or continuing your insurance. Therefore any facts known to you, which could possibly result in you having to make a claim, must be disclosed to us. For example, these could be your employment circumstances, your medical history or the medical history of those persons for whom you are provided cover for under Section A (Cancellation and curtailment). Failure to provide this information may mean that you will not be covered in the event of a claim.

In addition, anyone named as an insured under this policy must be able to make the following declaration (The legal guardian must make the declaration for anyone under the age of 18 years old):

- 1 I have not received treatment, including regular medication, within the last 12 months for any condition, nor at any time for any heart related or cancerous condition;
- 2 I have not been seen by a specialist nor been admitted to a hospital overnight in the last 12 months (other than for regular check ups);
- 3 I have not been diagnosed by a registered general practitioner as having a terminal condition;
- 4 I am not waiting for, nor have the knowledge of, the need for an operation, hospital consultation nor any other treatment (including regular medication) nor investigations including the results of a routine test;
- 5 I do not have any other pre-existing and on-going medical condition(s) that could reasonably be anticipated to give rise to a complication needing medical intervention prior to or during a journey (if in doubt check with your general practitioner);
- 6 I am not aware of anybody for whom I would be covered for cancellation and curtailment, such as immediate family or travelling companions, suffering from any pre-existing medical condition(s) that may cause me to cancel or cut short my journey;
- 7 I do not know of any circumstances that could reasonably be expected to give rise to a claim under this policy.

Please note

If you, or anyone insured under this policy cannot make this declaration when you take out the insurance or book a journey, you must contact Healthcheck on 0845 408 0585 quoting your policy certificate or equivalent validation document number. This should be done at the time of taking out this insurance or booking your journey and they will tell you whether cover can be provided. If you cannot contact them at the time of buying this insurance, you must contact them within 14 days and before you travel.

Changes in your circumstances during the period of insurance

If you become aware of any circumstances that may give rise to a claim, such as changes in your health or that of a member of your immediate family or business associate or that of a person with whom you are going to visit or stay with on your journey or who is not travelling with you but whom you would expect us to cover you for cancellation or curtailment due to a deterioration in their health, then you must contact us.

You must contact us and tell us about the changes as soon as reasonably possible and prior to the start of the journey. We may in the light of such changed circumstances alter the terms of this insurance. If the terms applied are not acceptable to you, we will cover you for any loss of deposit, or cancellation charges you have necessarily incurred up to the date you contacted us and that are normally covered under Section A of this insurance. In these circumstances no policy excess will be applied.

Please note that you are responsible for all costs incurred in obtaining any medical reports required by us.

For advice and assistance, please contact our Healthcheck on 0845 408 0585.

Important information

Please keep this travel insurance policy in a safe place and carry it with you when you go on your journey. We also suggest that you leave a copy with a relative or neighbour in case of an emergency.

Your policy

Your policy is made up of:

- 1 this policy booklet
- 2 your policy certificate
- 3 any policy inserts for extensions purchased
- 4 any healthcheck letters and endorsements.

You must read these documents together.

Single trip The policy covers a single return journey beginning and ending in the United Kingdom, the Channel Islands, the Isle of Man or the Republic of Ireland. The start and end dates of your insured journey are set out on the policy certificate or equivalent validation document.

Cancellation of policy

Please read this policy carefully. If it does not meet your requirements, please contact your travel organiser and they will try to meet your needs. If they cannot do so, please return it at once. If all your policy documents and all other relevant documents are returned to your travel organiser within 14 days of receipt they will refund the premium in full, provided you have not travelled or made a claim.

Eligibility

You must be:

- a a resident of or have a residential address and resided in the United Kingdom, the Channel Islands, the Isle of Man or the Republic of Ireland for at least 6 months of the last 12 months;
- b registered with a general practitioner.

Material Facts

You must disclose all material facts that could influence us in accepting your insurance, and further inform us of any changes in circumstances that occur up to the time you depart. Failure to disclose any material fact could invalidate your insurance and mean that any claim may not be paid. If you are in any doubt that the information is material, you should disclose it.

Start and end dates

Cancellation cover under Section A (Cancellation and curtailment) of the policy starts on the date shown on your policy certificate or equivalent validation document and ends on the day that you leave on the journey. Curtailment cover under Section A (Cancellation and curtailment) and all other cover of the policy commences from when you leave your home to start your journey and ends when you have completed that journey and returned home. For cover to apply both your departure and return dates must fall within the period of insurance.

All cover under the policy for a journey ceases once a claim has been made under Section A (Cancellation and curtailment charges) or you have been repatriated to the UK or the Republic of Ireland under Section B (Emergency medical, repatriation and associated expenses abroad).

Geographical limits

UK - England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Europe - all European countries (including the UK), Russia west of the Ural Mountains, Islands in the Mediterranean, the Azores, the Canary Islands, Madeira, Iceland, Turkey, Israel, Egypt, Tunisia and Morocco.

Australia and New Zealand - includes stopovers anywhere in the world for both outward and return journeys for a maximum of 7 days.

Worldwide excluding North America - all destinations with the exception of Canada, the Caribbean Islands and the United States of America.

Worldwide - all destinations.

Automatic extension of the period of insurance

If your return journey is delayed beyond the final day of the period of insurance for reasons beyond your control, you will still be covered:

- a for up to 7 days if the delay is caused by transport for which you have a ticket; or
- b if the delay is caused by your falling ill or being physically injured, we will extend your period of insurance until the medical advisor agrees that you may complete your journey.

Limits of cover

Certain limits apply to each section of the policy. These limits are shown in the policy and in your Schedule of cover.

Excesses

You will have to pay a fixed amount (an excess) towards any claim you make under certain sections.

These excesses are shown in your Schedule of cover. The excess applies separately to:

- a each person claiming; and
- b each incident that leads to a claim.

All standard excesses, excluding those imposed to cover medical conditions under Healthcheck endorsements, can be waived (i.e. reduced to nil) on payment of an additional premium. Excesses imposed to cover medical conditions under Healthcheck

endorsements cannot be waived.

Insured activities

Please contact your travel organiser if:

- you are taking part in an activity which is not listed in the insured activities section of this policy; or
- the main purpose of your holiday is to take part in a particular activity and that activity is not shown on your policy certificate or equivalent validation document.

Reciprocal health agreements

If you are travelling to European Union Countries you must obtain a European Health Insurance Card (EHIC) from your local Post Office.

If you are travelling to Australia and need medical treatment you must enrol in the Medicare programme and seek treatment at public hospitals and health service doctors.

Foreign and Commonwealth Office

The policy does not cover travel to areas where the Foreign and Commonwealth Office has advised against all travel. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (telephone 020 7008 0232 or 0233 or visit their website at www.fco.gov.uk).

Terrorism

The policy provides cover where the claim is directly related to a conventional terrorist act. No cover is provided under this policy where the loss is in connection with nuclear, chemical or biological terrorist attack.

Family travel

A single parent or two parents travelling together with their child or children (up to a maximum of 4 children under 18 years) for whom they are the legal guardians, who all reside together, and are named on the same policy certificate or equivalent validation document.

This policy provides cover for all insured adult members of the family travelling independently or together with insured children.

Insured children must be accompanied by an insured adult for cover to apply.

Law

This insurance will be governed by the law of England and Wales, and subject to the exclusive jurisdiction of the English courts.

Business travel

There is no cover under Section J (Personal liability) of this policy for any incident caused by your pursuit of any trade, business, profession or occupation. Cover is provided under all other sections (excluding Section J) should your journey be for business relating to your permanent employment in your home country provided it does not involve manual work.

Compensation

Travel & General Insurance Company plc is covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that an authorised firm goes out of business you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk

Understanding your policy

The shaded boxes found at the beginning of some sections contain information and specific definitions to assist your understanding of the policy.

Definitions

The following words used in this insurance policy, highlighted in *italics* carry the meaning shown below wherever they appear in the insurance wording.

Close business associate Your associate in the same employment as you, whose absence from work for one or more complete days at the same time as your absence, prevents the proper continuation of that business, as certified by your senior director or partner.

Departure point International departure airport, international rail terminal or international port.

Emergency An unexpected event which results in you receiving treatment from a doctor, hospital or clinic.

Emergency treatment Treatment or surgery for a medical *emergency* that the *medical advisor* confirms cannot wait until you return to your *home country*.

Family A single parent or two parents travelling together with their child or children (up to a maximum of 4 children under 18 years) for whom they are the legal guardians, who all reside together, and are named on the same *policy certificate* or equivalent *validation document*.

Hazardous activity Any pursuit or activity where it is recognised that there is an increased risk of injury or accident or can be reasonably expected to aggravate any existing infirmity and is not listed in the Insured activities section of the policy. (Please contact *our* customer services team if you are in any doubt).

Home Your permanent residence in the UK, the Channel Islands, the Isle of Man or the Republic of Ireland.

Home country The country of which you are a resident and/or where you are registered for income tax purposes.

Immediate family Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, brother-in-law, sister-

in-law, step-parent, step-child, step-brother, step-sister, partner of long standing, fiancé(e).

Insured person/You/Your Each person named on the *policy certificate* or equivalent *validation document*.

Journey A holiday or trip that starts and ends during the period shown in the *policy certificate* or equivalent *validation document*. The *journey* can be for pleasure or business, but it must not involve *manual work*. It can be:

- a a *journey* abroad within the specified geographical region that begins in the *UK* or the Republic of Ireland and ends when you return *home*; or
- b a *journey* within the *UK* or the Republic of Ireland where you travel outside a 25-mile radius of your *home* and stay for two or more nights in pre-booked overnight accommodation.

Manual work Physical labour involving the use of tools or machinery or exposure to risk that could give rise to bodily injury or illness.

Medical advisor A senior medical officer approved and appointed by *our* emergency assistance company.

Medical service provider The hospital, clinic, doctors or other medical treatment providers who have been approved by *our* emergency assistance company at the time of the *emergency*.

Necessary medical expenses Any service, supply or other matter which is appropriate and consistent with the diagnosis in accordance with accepted community standards of medical practice and as agreed by *our medical advisors*, is not experimental or investigative, and cannot be reasonably delayed until you return to the *UK* or the Republic of Ireland.

Outward journey The initial *journey* by motor transport, train, aircraft or watercraft undertaken in conjunction with the trip from your *home* address in the *UK* or the Republic of Ireland.

Pair or set Two or more items of *personal possessions*, or *sports equipment* associated as being complementary or used or worn together.

Period of insurance The period shown on your *policy certificate* or equivalent *validation document*.

Policy certificate/Validation document A document or booking invoice provided by the issuing agent to validate and activate the insurance cover.

Pre-existing medical condition A medical condition for which, you, a member of your *immediate family*, travelling companion or *close business associate* has or is suffering from prior to purchasing the insurance or departing on your *journey*.

Public transport/Scheduled services Any form of transport that runs to a published timetable.

Registered doctor A registered practising member of the medical profession who is not related to you or to any person whom you are intending to travel, stay with or visit.

Resident of the UK or the Republic of Ireland A person who has a residential address in the *UK* or the Republic of Ireland, and has resided in the *UK* or the Republic of Ireland for at least 6 months of the last 12 months.

Return journey The return leg of your *journey* by motor transport, train, aircraft or watercraft to your *home* address or a hospital or nursing home in the *UK* or the Republic of Ireland.

Sports equipment Those articles which are usually worn, carried or held in the course of participating in a recognised sport.

Third party Anyone other than the insured, or the insured's family members or travelling companions whether or not they are covered under this policy.

Terrorist act A terrorist act is an act which is verified or recognised by the UK government as an act of terrorism. It includes but is not limited to, the use of force or violence and/or threat thereof of any person or group(s) of persons whether acting alone or on behalf of, or in connection with, any organisation(s) or government(s) committed for political, religious, ideological or similar purposes, including the intention to coerce or intimidate any government and/or to put the public or any section of the public in fear.

Unattended Any items left unguarded from your person where you are unable to clearly see and retrieve them.

UK England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Wear and tear The deterioration of possessions due to normal use and age, measured as a reduction in value.

We/Us/Our Travel & General Insurance Company plc.

The following sections explain the cover provided by your policy during the *period of insurance*. This cover is set out in your Schedule of cover together with any excesses, limits or endorsements.

General conditions and exclusions

These apply to all sections of the policy. There are also additional conditions and exclusions that apply to the individual sections of the policy.

General conditions

We will not pay any claims under this policy unless you meet the following conditions

- 1 You have declared all **pre-existing medical conditions** to Healthcheck and a written endorsement has been issued by us and you have paid any additional premium required.
- 2 You are a **resident of the UK or the Republic of Ireland** and registered with a general practitioner.
- 3 You must take all ordinary and reasonable care to avoid accidents, injury, loss or damage.
- 4 You must tell the police or the carrier as soon as reasonably possible about any incident that may lead to a claim under this policy.
- 5 You must tell **us** about any claim within 60 days of the incident.
- 6 You must forward to **us** immediately, and unanswered, every writ, summons and other documents you receive in connection with a claim.
- 7 You must give **us** all the information, documents and help that **we** need at your own expense. This includes medical certificates and details of your household insurance and any other insurance that may cover a claim under this policy.
- 8 You must not admit liability, offer or promise to pay anyone without **our** written permission.
- 9 You must travel only to the geographical region shown in your **policy certificate** or equivalent **validation document**.
- 10 No **journey** must last for more than the **period of insurance** shown in your **policy certificate** or equivalent **validation document**. For annual multi trip policies, no **journey** must last for more than 31 days unless a written endorsement has been issued by **us** and you have paid any additional premium required.
- 11 You must not take part in any hazardous activities or **manual work** unless a written endorsement has been issued by **us** and you have paid any additional premium required.

We have the right to

- 12 Reject any claim which is in any way connected with a pre-existing medical condition that a written endorsement has not been issued by us or you have not paid any additional premium required;
- 13 Reject any claim and cancel the policy in the event of misrepresentation, fraud and/or your failure to tell **us** any information that could affect this policy;
- 14 Take over and defend or settle in your name any claim made under this policy;
- 15 Take legal action in your name but at **our** expense to recover any payment **we** have made under the policy;
- 16 Cancel all subsequent cover under the policy for a **journey** if **we** have made a payment under Section A for that particular **journey**;
- 17 Retain your premium unless you return the policy to **us** within 14 days of receiving it. At that time **we** will refund your premium only if:
 - a **we** receive the returned policy before the departure date of your first **journey**; and
 - b you have not made a claim;
- 18 Cancel your cover from the start of the policy if you do not pay the premium;
- 19 Ask you to pay an extra premium, add special conditions to the policy or exclude cover for a medical condition if your health changes during the **period of insurance**;
- 20 Use your unused travel tickets if you cancel your **journey** or return **home** early;

General exclusions

We will not pay for any loss under this policy in connection with or caused in any way by

- 1 war or hostilities, civil unrest or travel to a destination where the Foreign and Commonwealth Office has advised against all travel;
- 2 any **terrorist act** where such acts involve nuclear, chemical or biological attack;
- 3 the legal action of Customs or any Government officials or Authorities of any country;
- 4 ionising radiation or radioactive contamination caused by nuclear fuel or waste or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment;
- 5 you committing suicide, deliberately injuring yourself, making yourself ill or putting yourself in needless danger, unless you are attempting to save a human life;
- 6 you being under the influence of alcohol, where it affects your actions or drug related incidents, solvent abuse, sexually transmitted diseases or insanity;
- 7 the performance of your duties as a member of the armed forces;
- 8 a criminal or dishonest act by you;
- 9 you travelling in an aircraft (other than as a fare-paying passenger in a fully licensed passenger-carrying aircraft, including helicopter transfers) unless a written endorsement has been issued by **us** and you have paid any additional premium

- required;
- 10 you driving a motorised vehicle unless you hold a valid UK or the Republic of Ireland driving licence permitting the use of such vehicles in the UK or the Republic of Ireland and have at least valid third party motor insurance for that vehicle;
 - 11 you using a two wheeled motor vehicle as a rider or a passenger unless wearing a helmet, and in all circumstances unless the rider is a holder of a full UK or the Republic of Ireland motorcycle licence appropriate to the motor cycle being ridden;
 - 12 you failing to get the inoculations or vaccinations required for your journey;
 - 13 you suffering from an emotional, mental, depressive or stress related illness of any kind;

We will not pay for

- 14 Any consequential loss unless it is specifically mentioned in the policy;
- 15 Any loss caused by currency exchanges;
- 16 Any loss or damage more specifically insured by another policy;
- 17 Your expenses in providing any certificates, information or evidence **we** need. However, if you are claiming for physical injury or illness, **we** may ask and will pay for you to have a medical examination. **We** may also ask and pay for a post-mortem examination in the event of the death of any *insured person*.
- 18 Any further benefits for a journey under the policy if a claim has been made under Section A (Cancellation and curtailment charges) or you have been repatriated to the **UK** or the Republic of Ireland under Section B (Emergency medical, repatriation and associated expenses abroad).

Insured activities

You are covered to participate in the following activities and sports provided you adhere to the conditions set out below.

Conditions

- 1 The activities must be carried out in a safe and responsible way.
- 2 You must not act irresponsibly or put yourself in needless danger.
- 3 You take notice of and follow all local safety warnings and guidelines.
- 4 You participate in safe areas and/or areas covered by rescue facilities.
- 5 You wear the usual protective clothing and observe the normal safety procedures of the activity.
- 6 You adhere to the following conditions as annotated in the activities listed below:
 - a you are accompanied by, or have access to, an experienced and/or suitably qualified instructor or guide;
 - b you are properly supervised, taking part in an organised event or activity arranged by a recognised provider;
 - c you use natural or purpose built facilities approved by the activity's local or national regulatory authorities.

- Archery (b)
- Badminton/Squash/Tennis (c)
- Basketball/Netball (c)
- Beach games
- Bungee jumping (b)(c)
- Clay pigeon shooting (b)
- Croquet
- Cycling (local roads)
- Elephant/camel riding (a)(b)
- Fishing
- Flotilla sailing (a)(b)
- Flying light aircraft (passenger only) (a)
- Golf (c)
- Go karting (b)(c)
- Helicopter rides (passenger only) (a)
- Hill walking and rambling
- Horse riding (excluding jumping, polo, safari or ranching) (a)(b)
- Hot air ballooning (organised pleasure rides only) (a)(b)
- Ice-skating (rink only) (c)
- Parasailing (only on inland waters or coastal waters within a 6 mile limit from land) (b)
- Rafting, canoeing and kayaking (including white water up to grade 3) (a)(b)(c)
- Rollerblading/Skating/Skateboarding
- Safari (including Gorilla and walking safari) (a)(b)
- Scuba diving (to 18 metres) (a)
- Snorkelling
- Surfing
- Swimming (in pool or inland waters or coastal waters within a 6 mile limit from land)
- Tree top canopy walking (b)(c)
- Trekking and hiking (up to 2,000 metres on moderate terrain)
- Volleyball (c)
- Water-skiing (only on inland waters or coastal waters within a 6 mile limit from land)
- Windsurfing (only on inland waters or coastal waters within a 6 mile limit from land)
- Yachting, boating, sailing and rowing (only on inland waters or coastal waters within a 12 mile limit for non-commercial vessels) (a)(b)
- Zorbing (a)(b)

Exclusions

- 1 Any claim where you are not physically fit or suffer from any medical condition, which would normally prohibit you from taking part in the activity.
- 2 Any claim where you have participated competitively in the activity unless a written endorsement has been issued by *us* and you have paid any additional premium required.
- 3 *We* will not pay for any claim that is the result of you participating in an insured activity as a professional.

Please contact your travel organiser to ensure that you are fully covered if:

- 1 you are taking part in an activity which is not listed above; or
- 2 you are unable to adhere to any of the conditions set out above; or
- 3 you are taking any *sports equipment* away with you such as tents, golf clubs or fishing rods.

Section A

Cancellation and curtailment

This section provides cover for the reimbursement of your journey costs if an unexpected event occurs resulting in you being unable to undertake your journey. Cover is also provided if you have to cut short your journey because of an unexpected stay in hospital or because someone has fallen ill or died or for other specified reasons.

Attention!

If you need to cut short your *journey* or expect to have to extend your stay because of illness or injury, you must tell our emergency assistance company immediately and before you make any arrangements.

Definitions which apply only to this section

Redundancy Unemployment (other than voluntary redundancy) where you have been continuously employed on a permanent basis for 2 full years or more by the same employer.

What we will pay for

1 Cancellation

If you are unable to travel due to any of the reasons listed below *we* will pay up to the amount shown in the Schedule of cover in respect of your part of the unused accommodation and transport charges which were incurred before your departure date, and which cannot be recovered from anywhere else. *We* will provide cover in respect of cancellation in the following necessary circumstances:

- a the death or disablement by bodily injury or illness or pregnancy or being subject to quarantine of you, any person with whom you are intending to travel or planning to visit, any member of your *immediate family*, or a *close business associate* of yours;
- b you or any person with whom you have arranged to travel or stay being subject to compulsory quarantine or being summoned for jury service or as a witness in a court of law (but not as an expert witness or where your employment would normally require you to attend court) during the period of the *journey*;
- c you or any person with whom you have arranged to travel or stay being subject to posting overseas or *emergency* and unavoidable requirements of duty in the armed forces, police, fire, nursing or ambulance services where leave orders had previously been agreed for the period of the *journey*;
- d your *redundancy* and that of any person with whom you intend to travel provided that such notice of *redundancy* is advised to *us* within 14 days of its announcement;
- e if within 28 days of your planned departure your *home* becomes uninhabitable following fire, storm or flood;
- f if the police require you to remain in the *UK* following a burglary at your *home* which occurred within 48 hours before your planned departure.

2 Curtailment

If you have to cut short your *journey* earlier than planned due to any of the reasons listed below *we* will pay up to the amount shown in the Schedule of cover for the extra cost of a one way airfare (of a standard no greater than the class of *journey* on the *outward journey*) or the applicable fee charged by the airline to change your scheduled return date, and the unused non-refundable prepaid accommodation costs and other land arrangements calculated from the date of your return to the *UK* or the Republic of Ireland, or admission to hospital as an in-patient outside your home country. All *curtailment* claims will need authorisation from our emergency assistance company in advance.

We will provide cover in respect of *curtailment* in the following necessary circumstances:

- a you returning to your *home* address in the *UK* or the Republic of Ireland where your presence is required by the police following burglary at your *home* or your *home* becomes uninhabitable following fire, storm or flood after you have commenced

- your *journey*;
- b you returning to your *home* address in the *UK* or the Republic of Ireland, where such return is urgently necessitated by serious illness or severe injury to yourself, a member of your *immediate family* or a *close business associate*; or the death of a member of your *immediate family* or a *close business associate*;
- c your admission into hospital as an in-patient outside your *home country*;
- d the admission of a member of your *immediate family* travelling with you into hospital as an in-patient outside your *home country* providing both parties are insured by us.

Conditions in addition to the general conditions on page 9

- 1 You must not book a *journey* if you have reason to believe it may be cancelled or curtailed.
- 2 You must not book a *journey* if either you or anyone else the *journey* depends on has been diagnosed with a terminal illness.
- 3 You must provide *us* with a booking confirmation invoice, cancellation invoice and a copy of your *policy certificate* or equivalent *validation document*, as well as unused tickets and ticket receipts.
- 4 You must provide *us* with medical information confirming the reason for cancellation or *curtailment*.
- 5 You must not be travelling against medical advice or for the purpose of receiving medical treatment abroad.
- 6 You must contact *our* emergency assistance company as soon as you become aware of any circumstance which may cause you to cut short your *journey*.
- 7 If you have to cut short your *journey*, you must accept *our* decisions about the most suitable, practical and reasonable solution to the problem.

What we will not pay for in addition to the general exclusions on pages 9 and 10

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Any expense following your disinclination to travel or to continue with your *journey* or loss of enjoyment on your *journey*.
- 3 Any unused travel costs on your original *return journey* to the *UK* or the Republic of Ireland when we have already paid to get you *home* or for additional accommodation costs once back in the *UK* or the Republic of Ireland.
- 4 Travel or accommodation expenses which *our* emergency assistance company has not agreed to.
- 5 Any incident where you do not have a medical certificate from the doctor treating you abroad, stating that you need to return *home* early.
- 6 Costs as a result of failure to immediately notify within 72 hours the travel organiser or travel agent through whom the travel itinerary was arranged, once it is found necessary to cancel the *journey*.
- 7 Costs as a result of any criminal proceedings or unlawful act by you or any other person on whom the itinerary of the *journey* depends other than attendance under subpoena as a witness in a court of law.
- 8 Costs as a result of unemployment, other than *redundancy* which is notified to you and received after payment of premium.
- 9 Costs as a result of financial circumstances of any kind.
- 10 Costs as a result of failure to obtain the necessary passport, visa or permits required for your *journey*.
- 11 Costs as a result of bankruptcy or liquidation or failure of the travel organiser or any provider of transport or accommodation to fulfil the holiday booking, or any other expenses payable by the travel organiser, hotel or airline.
- 12 Cancellation as a result of surcharges levied by the travel organiser increasing basic brochure prices.
- 13 Any cost of a *journey* that has been paid for using any airline reward scheme, for example Air Miles.

Section B

Emergency medical, repatriation and associated expenses abroad

This section of the insurance provides cover for **emergency** medical treatment should you fall ill or injure yourself in an accident while you are abroad.

If your health changes during the **period of insurance**, you must contact us before making any new travel arrangements to make sure that you are fully covered. The Healthcheck number is 0845 408 0585.

It is a condition of this insurance that you contact **our** emergency assistance company immediately if you are likely to be admitted to hospital for any reason. In many cases, foreign hospitals will not begin treatment until their costs have been guaranteed.

Please also see What you must do in a medical **emergency** on page 23.

Should your condition prove to be serious, **our** emergency assistance company will make arrangements to bring you **home** to the **UK** or the Republic of Ireland as soon as their **medical advisor** considers that you are fit enough to travel safely.

Attention!

This section can only provide cover in respect of medical expenses incurred due to an illness or injury which was sudden, unforeseen and beyond your reasonable control.

What we will pay for

1 Medical expenses and emergency repatriation

If you sustain accidental bodily injury or become ill during your **journey** outside your **home country** we will pay up to the amount shown in the Schedule of cover in respect of the following expenses necessarily incurred:

- a necessary land and air ambulance charges for conveyance to hospital authorised by our emergency assistance company;
- b necessary medical expenses and emergency treatment authorised by our emergency assistance company. Dental treatment up to £175 is included only for the alleviation of sudden pain, and does not apply to the provision of dentures, artificial teeth and work involving the use of precious materials. We reserve the right to repatriate you when, in the opinion of the doctor in attendance and our medical advisors, you are deemed fit to travel;
- c for the cost of your return to the **UK** or the Republic of Ireland by medically appropriate means where, in the opinion of our **medical advisors**, such return is medically necessary;
- d the expense of a qualified medical attendant, or other person authorised by our emergency assistance company and required on medical advice to escort you **home**;
- e cost of transporting your remains to your **home country**, or the reasonable cost of a funeral in the country where death occurs, if other than your usual **home country**, up to £3,000. (This cover includes the cost of a standard transportation container but does not include the cost of a casket or urn);
- f reasonable additional travelling expenses in returning you to your **home** address in the **UK** or the Republic of Ireland and reasonable additional accommodation expenses up to a maximum of £100 per day beyond the number of days booked in the event of you receiving medical advice from the doctor in attendance and **our medical advisors** that your originally planned **return journey** to your **home country** is impossible due to medical reasons;
- g up to a maximum of £100 per day for reasonable additional accommodation expenses, to the standard of your original booking, in the event of you receiving medical advice from the doctor in attendance and **our medical advisors** that your originally planned **return journey** to your **home country** is impossible due to medical reasons;
- h the equivalent cost of economy class travel up to a maximum of £750 and accommodation expenses of £50 for each 24 hour period up to a maximum of £750 for one person, who is a **resident of the UK or the Republic of Ireland**, to stay with or travel to and stay with you if there is no one already there to look after you. All expenses must be approved in advance by **our** emergency assistance company and you must provide **us** with valid receipts in the event of a claim;
- i remedial physiotherapy is included up to £175 provided it has been authorised by **our** emergency assistance company.

2 Search and rescue

We will pay up to the amount shown in the Schedule of cover for search and rescue expenses for a period of no longer than 72 hours from the time of the call for assistance, which is necessary incurred as a result of an **emergency** to prevent injury or illness or danger to life where the appropriate rescue authorities recommend the dispatch of a Search and Rescue team.

3 Hospital benefit

We will pay up to the amount shown in the Schedule of cover if you are admitted as an in-patient in a hospital outside your **home country**, as a direct result of an accidental injury or illness which is covered under this section.

Conditions in addition to the general conditions on page 9

- 1 You must not be travelling against medical advice or for the purpose of receiving medical treatment.
- 2 You must not be waiting for medical treatment as a hospital in-patient or day-patient before the issue of this policy unless a written endorsement has been issued by **us** and you have paid any additional premium required.
- 3 You must give **our** emergency assistance company full details as soon as you know of a medical **emergency**.
- 4 You must give **our** emergency assistance company permission to approach your general practitioner for details of your medical records in the event that you require any form of in-patient treatment following a medical **emergency** whilst outside your **home country**.
- 5 You must accept **our** decisions about the most suitable, practical and reasonable solutions to any medical **emergency**.

What we will not pay for in addition to the general exclusions on pages 9 and 10

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Claims arising for treatment or surgery which, in the opinion of **our medical advisors**, is not essential or can reasonably be delayed until you return **home**.
- 3 Any claims relating to a terminal illness that had been diagnosed before you travelling.
- 4 Any surgery or MRIs, CT scans or invasive procedure including but not restricted to cardiac catheterisation or organ transplants unless pre-approved by **our** emergency assistance company prior to it being performed.
- 5 Any expense which is not usual, reasonable or customary for the medical services and supplies.
- 6 Claims arising from medical treatment of any kind received by you in your **home country**.
- 7 Claims arising from medical treatment of any kind not authorised at the time by a **registered doctor** in conjunction with **our** emergency assistance company.
- 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 **our medical advisors**, you are fit to travel.
- 10 Repairs to or for the provision of dentures, artificial teeth or spectacles.
- 11 The cost of any elective treatment or surgery, including exploratory tests, which are not directly related to the injury giving rise to a claim.
- 12 Cosmetic surgery of any kind unless part of emergency treatment.
- 13 Any claim arising or resulting from stress, emotional, mental or depressive illness of any kind.

Section C

Emergency assistance in your home country

What we will pay for

- 1 **We** will pay for the following expenses if you become physically ill or are injured on a **journey** within your **home country**:
 - a the equivalent cost of economy class travel up to a maximum of £1,000 and accommodation expenses of £100 for each 24 hour period up to a maximum of £1,000 for one person, who is a **resident of the UK or the Republic of Ireland**, to stay with or travel to and stay with you. All expenses must be approved in advance by **our** emergency assistance company and you must provide **us** with valid receipts in the event of a claim;
 - b up to £2,000 for you to be transferred by ambulance to a hospital nearer to your **home** provided an ambulance is a medical necessity and authorised by **our** emergency assistance company;
 - c up to £1,000 to return your remains to your **home**, in the event of your death.

Conditions in addition to the general conditions on page 9

- 1 You must not travel against medical advice.
- 2 You must give **our** emergency assistance company full details as soon as you know of the **emergency** and all costs must be approved by them.

What we will not pay for in addition to the general exclusions on pages 9 and 10

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Claims for which you can receive compensation from elsewhere.
- 3 The cost of single or private accommodation in a hospital or clinic or any treatment or services provided by a hospital, health spa, nursing **home** or rehabilitation centre.
- 4 Any expense which is not usual, reasonable or customary for the ambulance services.
- 5 Claims of any kind not authorised at the time by a **registered doctor** in conjunction with **our** emergency assistance company.

Section D

Personal accident

What we will pay for

- 1 We will pay you or your legal representative up to the amount shown on the Schedule of cover if during the *journey* you sustain bodily injury caused by accidental, external, violent and visible means and within 12 months you suffer one of the following:
 - a death;
 - b total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or more limbs at or above the wrist or ankle;
 - c permanent and total disablement from engaging in paid employment or paid occupation of any and every kind provided this occurs within one year of the happening of the event and the injury is the sole cause of the permanent disability.

What we will not pay for

- in addition to the general exclusions on pages 9 and 10
- 1 Any event which is a result of:
 - a your suicide, self-injury or any wilful act of self-exposure to peril (other than in an attempt to save human life);
 - b you being under the influence of drugs (other than those prescribed by a *registered doctor* but not when prescribed for the treatment of drug addiction);
 - c your abuse of solvents or alcohol;
 - d your participation in a *hazardous activity* unless a written endorsement has been issued by *us* and you have paid any additional premium required.
 - 2 More than one of the benefits resulting from the same injury.
 - 3 More than £5,000 when your age is under 16 years on the event date in respect of What we will pay for, item (a) above.
 - 4 Any accident that you suffer before your *journey* begins.

Section E

Delayed departure and missed departure

Definitions which apply only to this section

Flight A service displaying the same airline flight number and scheduled time and date as shown on your travel tickets or travel itinerary.

What we will pay for

1 Delayed departure

We will pay if the flight, international train or sea vessel on which you are booked is delayed or cancelled because of industrial action, bad weather, mechanical, technical problem with the international train or sea vessel or the grounding of the aircraft due to mechanical, technical problems or structural defect either:

a Travel delay

The amount shown in the Schedule of cover if you are delayed at your *departure point* for your outbound or return journey by 12 hours from the time shown in your travel itinerary; or

b Abandonment

Up to the amount shown in the Schedule of cover for your part of the costs if you decide to abandon your *journey* before you leave your *home* country if you are delayed at your *departure point* by more than 24 hours from the time shown in your travel itinerary.

2 Missed departure

We will pay up to the amount shown in the Schedule of cover, but not exceeding the cost of your *journey*, for additional standard room accommodation and transport charges paid, which are necessary for you to reach the *journey* destination or to return *home* due to your failure to get to the *departure point* by the time stated in the travel itinerary supplied to you, as a result of the failure of *public transport scheduled services* or accidental or mechanical failure to the car or minibus in which you are travelling during your *journey*, in the course of:

- a your direct *journey* to the *departure point* immediately prior to commencement of the *outward journey* from the *UK* or the Republic of Ireland; or
- b your direct *journey* to the *departure point* immediately prior to commencement of the *return journey* to the *UK* or the Republic of Ireland.

Conditions

- in addition to the general conditions on page 9
- 1 You must check in by the time and date shown on your travel itinerary and in the event of a delayed departure you must remain at the *departure point* for 12 hours unless the revised departure time is known.
 - 2 You must take all reasonable steps to arrive at the *departure point* at or before the recommended time and have allowed sufficient time for your *journey*.
 - 3 You can claim under either Delayed departure or Missed departure but only one.

What we will not pay for in addition to the general exclusions on pages 9 and 10

- 1 Circumstances which could reasonably have been anticipated at the date insurance was purchased or the *journey* booked.
- 2 Any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.
- 3 Any claim where you have not pre-booked, where you have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
- 4 Any claim for Delayed departure or Missed departure in respect of any *journey* solely within your *home country*.
- 5 Any claim for Delayed departure unless you obtain a letter from the airline, railway company or shipping line confirming the reason for the delay and showing the scheduled departure time and the actual departure time of the *flight*, international train or sea vessel.
- 6 Any claim for Missed departure unless you obtain a letter from the *public transport* provider (if this applies) confirming that the service did not run on time.
- 7 Any claim for Missed departure unless you obtain written confirmation of the delay from the authority or breakdown service that attended the accident or breakdown (if this applies) affecting the vehicle you were travelling in.
- 8 Any claim for delay caused by strike or industrial action which began or was announced before you purchased this policy or booked your *journey*.

Section F

Personal possessions, delayed baggage and loss of travel documents

This section covers your personal possessions against loss, theft, breakage or damage whilst you are on your *journey*. This section has limits in respect of any one item, and an overall limit in respect of valuables. Expensive items such as jewellery and photographic or video equipment should be insured all year round under the All Risks extension of your home insurance.

Attention!

You must take all reasonable care to ensure the safety and security of your possessions, especially your valuables and your money.

Do not pack valuables or money in suitcases or bags which are to be checked-in or taken from you on boarding.

You must ensure that valuables or money are kept on your person at all times, or left in your locked personal accommodation, a locked safety deposit box or a locked safe. You should never leave valuables or money unattended in a public place, nor should they be left under a towel or sun-bed, no matter how well hidden.

Do not ask strangers to watch your belongings.

If jackets, coats or bags are taken from you (for example when boarding a plane or coach, or in a restaurant) you should first remove items of value.

If you do not take reasonable precautions to protect your property, we may not pay your claim.

Definitions which apply only to this section

Personal possessions Personal effects owned by you and taken, worn or purchased on the *journey*. This includes your valuables and gifts purchased on your *journey*, but does not include sports equipment.

Valuables Jewellery, articles made of gold, silver or other precious metals, precious or semi-precious stones, furs, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment, telecommunications equipment, computer equipment and software.

What we will pay for

1 Personal possessions

We will pay up to the amount shown in the Schedule of cover for the repair, replacement or original cost of your *personal possessions* less an amount for age, *wear and tear*, and loss of value if they are damaged, stolen, lost or destroyed during your *journey*. Note:

- a the single item, *pair or set* limit for *personal possessions* is as shown in the Schedule of cover.
- b the total limit for *valuables* is as shown in the Schedule of cover.

2 Delayed baggage

We will pay up to the amount shown in the Schedule of cover for the purchase of essential emergency items, if your *personal possessions* are lost, stolen or misplaced whilst in the custody of an airline or other carrier on the *outward journey* for at least 12 hours from the time of your arrival at the *journey* destination. Receipts for all items purchased must be submitted to us with your claim. If the delayed items are subsequently permanently lost then any amount paid under delayed baggage will be

deducted from the final claim settlement made under Personal possessions above.

3 Travel documents

We will pay up to the amount shown in the Schedule of cover for:

- a the reasonable costs in obtaining a replacement passport (or travel document) to enable you to return to the **UK** or the Republic of Ireland following the accidental loss or theft of your passport whilst outside the **UK** or the Republic of Ireland;
- b the irrecoverable costs of travel tickets, accommodation vouchers, petrol coupons or driving licences following accidental loss or theft.

Conditions in addition to the general conditions on page 9

- 1 You must retain your tickets and luggage tags and give notice as soon as possible to the carriers when the loss or damage has occurred in transit. A carrier's Property Irregularity Report form (P.I.R.) must be obtained and forwarded to **our** claims unit.
- 2 You must comply with the carrier's conditions of carriage.
- 3 You must obtain a written police report or crime reference number in respect of any loss or theft of **personal possessions** or **travel documents**.
- 4 You must obtain a written report from your tour operator's representative, or your hotel or apartment manager, if this is appropriate.
- 5 You must not abandon any property.
- 6 You must retain and return to the **UK** or the Republic of Ireland all damaged **personal possessions**.
- 7 You must provide proof of ownership and evidence of original purchase price for any item with a value in excess of £100.

What we will not pay for in addition to the general exclusions on pages 9 and 10

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Claims for which you receive compensation from elsewhere.
- 3 Any shortages due to error, omission or depreciation in value.
- 4 Loss, destruction, damage or theft:
 - a arising from confiscation or destruction by Customs or other officials or authorities;
 - b to contact or corneal lenses, dentures, samples or merchandise, bonds, coupons, stamps, or documents of any kind, vehicles or accessories, **sports equipment** whilst in use, boats and/or ancillary equipment;
 - c of **valuables** or **travel documents** left as checked-in baggage;
 - d due to **wear and tear**, denting or scratching, moths, vermin, or staining of any kind;
 - e due to mechanical or electrical breakdown or derangement, breakage of fragile or brittle articles (including glass and china) unless caused by fire or by accident to the vessel, aircraft or vehicle in which they are being carried.
- 5 Films, tapes, cassettes, cartridges, discs or other digital storage devices that you have used/recorded on, other than for their value as unused material.
- 6 Perishable goods, bottles or cartons and their contents or any damage caused by these items.
- 7 Loss of **valuables** (other than wedding rings), spectacles or prescription sun glasses whilst in the sea or swimming pool.
- 8 Loss of **valuables** unless on your person at all times or deposited in a safe or safety deposit box where available or left in your locked **journey** accommodation and there is written evidence of forcible and violent entry to or exit from the premises.
- 9 Pedal cycles, wheelchairs, prams, pushchairs and baby buggies damaged whilst in use.
- 10 Anything shipped as freight or under a bill of lading.
- 11 **Personal possessions** left **unattended** other than in your locked **journey** accommodation.
- 12 Claims arising for loss or theft of **personal possessions** from a motor vehicle left **unattended**:
 - a overnight between 9 p.m and 9 a.m (local time) or
 - b at any time between 9 a.m. and 9 p.m. (local time) unless the **personal possessions** were in the locked boot which is separate from the passenger compartment and there is evidence of forcible entry into the vehicle.
- 13 Glasses or sunglasses unless prescription.
- 14 **Personal possessions** carried as hand luggage left on board on disembarkation.

Settling your claim

For each item of your **personal possessions** that is lost or damaged during your **journey**, we will at **our** option:

- 1 pay the cost of replacing it or part of a set as new;
- 2 replace the item or part of a set as new;
- 3 pay the cost of repairing the item or part of a set.

We will decide which of the above options is most suitable. We will not pay the cost of replacing any other pieces that form part of a set.

We will take an amount from any claim we pay to allow for **wear and tear**. This applies to claims involving:

- 1 clothing (including sports clothing); and
- 2 any item or part which is not replaced or repaired.

We limit our liability for wear and tear as per the following scale:

- 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
- Over 5 years old - Nil

Section G

Personal money

This section covers your *personal money* against loss or theft. If you make a claim, you will need to provide evidence that you had the money, so please keep any receipts you have.

We will not offer a cash advance under any circumstances.

Please note the advice given in Section F (Personal possessions), under the heading **Attention!**

Definitions which apply only to this section

Personal money Bank currency notes and coins taken for private purposes only.

What we will pay for

- 1 We will pay up to the amount shown in the Schedule of cover for loss or theft of your *personal money* during your *journey*.

Conditions in addition to the general conditions on page 9

- 1 You must provide proof of ownership of any money for which you are claiming.
- 2 You must obtain a written police report or crime reference number in respect of any loss or theft of *personal money*.

What we will not pay for in addition to the general exclusions on pages 9 and 10

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Loss or theft of *personal money*:
 - a unless it is on your person at all times or deposited in a safe or safety deposit box where available or left in your locked *journey* accommodation and there is written evidence from the local police that someone has broken into your safe, safety deposit box or *journey* accommodation;
 - b when it is left as checked-in baggage;
 - c when it is left on board on disembarkation.
- 3 Loss of *personal money*:
 - a due to a reduction in exchange rate;
 - b due to shortage caused by error or omission in exchanging currency.

Section H

Personal liability

What we will pay for

- 1 We will indemnify you against all sums up to the amount stated in the Schedule of cover which you are legally liable in a personal capacity to pay in respect of accidents happening during your *journey* and for the period of your insurance resulting in:
 - a bodily injury, death or disease to any person not being a member of your *immediate family* or in your service;
 - b accidental loss or damage to property that neither belongs to you nor is in your charge nor under the control of you or any member of your *immediate family*;
 - c loss or damage to your temporary *journey* accommodation.

In the event of your death your personal representative will receive the benefit of the cover granted by this section.

Conditions in addition to the general conditions on page 9

- 1 Full details of the circumstances giving rise to the claim, plus any supporting evidence are supplied to us without delay.
- 2 No admission of liability or any other action taken without our prior agreement.
- 3 All developments of the claim and all related correspondence are supplied to us without delay.

What we will not pay for in addition to the general exclusions on pages 9 and 10

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover in respect of items (c) above.
- 2 Any fines imposed by a court of law or other relevant bodies.
- 3 Any liability for bodily injury, illness or disease or loss of or damage to property, which you are covered for by any other insurance.
- 4 Any liability for bodily injury, illness or disease suffered by you, your travelling companion or any member of your *immediate family*.

- 5 Any liability for bodily injury, illness or disease suffered by anyone employed by you or a member of your *immediate family* or travelling companion and is caused by the work they are employed to do.
- 6 Any liability for bodily injury, illness or disease or loss of or damage to property arising from:
 - a your participation in a *hazardous activity* unless a written endorsement has been issued by *us* and you have paid any additional premium required;
 - b your deliberate act or omission;
 - c anyone employed by you, a member of your *immediate family* or travelling companion;
 - d your pursuit of any trade, business, profession or occupation;
 - e any animal you own, look after or control;
 - f your agreement to take responsibility for that which you would not otherwise have been responsible for.
 - g ownership or use of any aircraft, motorised water craft, sailing vessels, motorised or mechanical vehicles, or caravans, or any trailers unless allowed under insured activities or a written endorsement has been issued by *us* and you have paid any additional premium required.

Section I

Legal expenses

This section is underwritten by DAS Legal Expenses Insurance Company Limited.

Helpline Service

During your *journey* outside of the *UK* or the Republic of Ireland and for up to 7 days following your return *home*, *we* will provide the following service 24 hours a day, seven days a week.

Travel Legal Advice Service

We will give you confidential legal advice over the phone on any legal problem in connection with your holiday or trip.

To use the Legal Advice Helpline, you can contact *us* on 0117 934 0162.

Quoting reference tgicAIS08.

Please do not contact *us* to report a claim under other sections of this insurance.

To help *us* check and improve *our* service standards, *we* record all calls.

We will not accept responsibility if the Helpline Service fails for reasons beyond *our* control.

Definitions which apply only to this section

We/Us/Our DAS Legal Expenses Insurance Company Limited.

Appointed representative The lawyer or other suitably qualified person who has been appointed to act for you in accordance with the terms of this section.

Date of occurrence The date of the event which may lead to a claim. If there is more than one event arising at the same time or from the same cause, the date of occurrence is the date of the first of these events.

Costs and expenses All reasonable and necessary costs charged by the appointed representative on a standard basis.

Insured incident An event which causes your death or bodily injury.

What we will pay for

- 1 We agree to negotiate for your legal rights after an insured incident as long as:
 - a the date of occurrence of the insured incident happens during the *period of insurance*; and
 - b any legal proceedings will be dealt with by the Court or other body which we agree to; and
 - c for civil claims it is always more likely than not that you will recover damages (or other legal remedy which we have agreed to) or make a successful defence.
- 2 We will help in appealing or defending an appeal as long as you tell us within the time limits allowed that you want us to appeal. Before we pay the costs and expenses for appeals, we must agree that it is always more likely than not that the appeal will be successful.
- 3 If an appointed representative is used, we will pay the costs and expenses incurred for this.
- 4 The most we will pay for all claims resulting from one or more event arising at the same time or from the same cause is as shown in the Schedule of cover.

Conditions in addition to the general conditions on page 9

- 1 You must:
 - a keep to the terms and conditions of the policy;
 - b notify us immediately of any alteration which may materially affect our assessment of the risk;
 - c take reasonable steps to keep any amount we have to pay as low as possible;
 - d try to prevent anything happening that may cause a claim;

- e send everything we ask for, in writing;
 - f give us full details of any claim as soon as possible and give us any information we need.
- 2 a We can take over and conduct, in your name any claim or legal proceedings at any time.
We can negotiate any claim on your behalf.
 - b If we agree to start legal proceedings and it becomes mandatory for you to be represented by a lawyer, or if there is a conflict of interest, you can choose an appointed representative by sending us the suitably qualified person's name and address. We may choose not to accept the choice of representative, but only in exceptional circumstances. If there is a disagreement over the choice of appointed representative, another suitably qualified person can be appointed to decide the matter (see Condition 7).
 - c Before you choose a lawyer, we can appoint an appointed representative.
 - d An appointed representative will be appointed by us and represent you according to our standard terms of appointment. The appointed representative must co-operate fully with us at all times.
 - e We will have direct contact with the appointed representative.
 - f You must co-operate fully with us and the appointed representative and must keep us up to date with the progress of the claim.
 - g You must give the appointed representative any instructions that we require.
- 3 a You must tell us if anyone offers to settle a claim.
 - b If you do not accept a reasonable offer to settle a claim, we may refuse to pay further costs and expenses.
 - c You must not negotiate or agree to settle a claim without our approval.
 - d We may decide to pay you the amount of damages that you are claiming or is being claimed against you instead of starting or continuing legal proceedings.
- 4 a You must tell the appointed representative to have costs and expenses taxed, assessed or audited, if we ask for this.
 - b You must take every step to recover costs and expenses that we have to pay and must pay us any costs and expenses that are recovered.
- 5 If an appointed representative refuses to continue acting for you or if you dismiss an appointed representative, the cover we provide will end at once unless we agree to appoint another appointed representative.
 - 6 If you settle a claim or withdraw your claim without our agreement, or do not give suitable instructions to an appointed representative, the cover we provide will end at once and we will be entitled to reclaim any costs and expenses paid by us.
 - 7 If we and you disagree about the choice of appointed representative, or about the handling of a claim, we and you can choose another suitably qualified person to decide the matter. We must both agree to the choice of this person in writing. Failing this, we will ask the president of a relevant national law society to choose a suitably qualified person. All costs of resolving the disagreement must be paid by the party whose choice is rejected.
 - 8 We may, at our discretion, require you to obtain at your expense an opinion from a barrister chosen by you and us, as to the merits of a claim or proceedings. If the barrister's opinion indicates that there are reasonable grounds for the pursuit or defence of a claim or proceedings, the cost of obtaining the opinion will be paid by us.
 - 9 We will not pay any claim covered under any other policy, or any claim that would have been covered by another policy if this policy did not exist.

What we will not pay for in addition to the general exclusions on pages 9 and 10

- 1 Any claim reported to us more than 180 days after the date you should have known about the insured incident.
- 2 Any incident or matter arising before the start of this policy.
- 3 Any costs and expenses incurred before our written acceptance of the claim.
- 4 Fines, penalties, compensation or damages which you are ordered to pay by a court or other authority.
- 5 Any insured incident intentionally brought about by you.
- 6 Written or verbal remarks which damage your reputation.
- 7 Any disagreement with us that is not dealt with under Condition 7.
- 8 An application for judicial review.
- 9 Any legal action you take which we or the appointed representative have not agreed to, or where you do anything that hinders us or the appointed representative.
- 10 Any costs and expenses that are incurred under a contingency fee arrangement.
- 11 Any claim relating to any illness or bodily injury which develops gradually or is not caused by a specific or sudden accident.
- 12 Any claim relating to Deep Vein Thrombosis or its symptoms that result from your travelling by air.
- 13 Any claim relating to defending your legal rights, but defending a counter-claim is covered.
- 14 Any claim relating to you driving a motor vehicle for which you do not have valid motor insurance.
- 15 Any claim against any insurance intermediary or agent of Travel & General Insurance Company plc.

Section J

Party leader cover

What we will pay for

1 Replacement of a Party Leader

We will pay up to the amount shown in the Schedule of cover in respect of additional costs incurred in replacing a party leader who has been taken ill or injured whilst on the journey, and whose replacement is necessary and unavoidable.

2 Emergency expenses

We will pay up to the amount shown in the Schedule of cover in respect of expenses incurred by a party leader if a member of the party is taken ill or injured whilst on the journey.

What we will not pay for in addition to the general exclusions on pages 9 and 10

- Any costs relating to a replacement party leader unless they have been authorised by our emergency assistance company.
- All claims for emergency expenses must be supported by written receipts.

Section K

Winter sports

Definitions which apply only to this section

Ski and snowboard equipment Skis, snowboards, snowblades, boots, ski goggles, ski glasses, sticks and bindings and essential clothing.

Ski pack Ski lift pass, ski hire and tuition fees.

What we will pay for

1 Additional insured activities.

The policy is extended to cover you while you are participating in the winter sports listed in the insured activities overleaf.

2 Ski and snowboard equipment

We will pay up to the amount shown in the Schedule of cover for the repair or replacement of your *ski and snowboard equipment*, less an amount for age, *wear and tear*, and loss of value if it is damaged, stolen, lost or destroyed on your *journey*. The single item, *pair or set* limit for *ski and snowboard equipment* is as shown in the Schedule of cover. You cannot claim under both this section and Section F (Personal possessions).

3 Ski and snowboard equipment hire

We will pay up to the amount shown in the Schedule of cover for the hire of *ski and snowboard equipment* at your *journey* destination should:

- your own *ski and snowboard equipment* be damaged beyond repair and you obtain a letter from the ski shop confirming that your *ski and snowboard equipment* is damaged beyond economical repair.
- your own *ski and snowboard equipment* is lost, or misplaced whilst in the custody of an airline or other carrier on the *outward journey* for at least 12 hours from the time of your arrival at the *journey* destination and a carrier's Property Irregularity Report (P.I.R) is obtained.

4 Hired ski and snowboard equipment

We will pay up to the amount shown in the Schedule of cover for loss, damage or theft of ski or snowboard equipment hired by you on your *journey* for monies paid by you to cover such damage or loss as verified by a report and receipts from the ski hire shop. Our liability for *ski and snowboard equipment* hired by you shall be further limited to your liability for such loss or damage.

5 Ski pack

We will pay up to the amount shown in the Schedule of cover, for the proportionate value of your unused *ski pack* due to the following:

- your accident or sickness;
- loss or theft of your ski lift pass.

6 Piste closure

We will pay up to the amount shown in the Schedule of cover for each full 24 hour period if you are unable to ski or snowboard due to the closure of the piste because of adverse weather/lack of snow, up to the maximum shown in the Schedule of cover.

7 Delay due to avalanche

We will pay up to the amount shown in the Schedule of cover for reasonable additional hotel (room only) and travelling expenses in the event that heavy snowfall, flood, avalanche or landslip prevents you from reaching your *return journey departure point* by the time stated in the travel itinerary supplied to you.

Conditions in addition to the general conditions of page 9 and in Sections A, B and F of the policy.

- You must obtain a written police report or crime reference number in respect of any loss or theft of *ski or snowboard equipment*.
- Your *journey* is pre-booked in a winter sports resort during its recognised ski season.
- No alternative resort is reasonably available in the event of piste closure.

- 4 You provide a report from the resort's management confirming that all facilities were closed, or in the event of a delay due to avalanche a report from the relevant local authorities or the resort's management confirming the closure of transport facilities.
- 5 You must have allowed suitable time for the *journey* having taken into consideration the known weather and road conditions at the time.
- 6 The activities must be carried out in a safe and responsible way.
- 7 You must not act irresponsibly or put yourself in needless danger.
- 8 You take notice of and follow all local safety warnings and guidelines.
- 9 You participate in safe areas and/or areas covered by rescue facilities.
- 10 You wear the usual protective clothing and observe normal safety procedures of the activity.
- 11 You adhere to the following conditions as annotated in the activities listing below:
 - a you are accompanied by, or accessible to, an experienced and/or suitably qualified instructor or guide;
 - b you are properly supervised, taking part in an organised event or activity arranged by a recognised provider;
 - c you use natural or purpose built facilities approved by the activity's local or national regulatory authorities.

Insured activities

- cross-country skiing (c)
- dry slope skiing (c)
- off-piste snowboarding (a)
- off-piste skiing (a)
- on-piste snowboarding (c)
- on-piste skiing (c)
- on-piste mono-skiing (c)
- sledging (c)
- snowblading (c)
- snowmobiling (a)(b)
- telemark skiing (c)
- tobogganing (c)
- use of snowparks (c)

What we will not pay for in addition to the general exclusions on pages 9 and 10 and in Sections A, B and F of the policy.

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Claims for which you receive compensation from elsewhere.
- 3 Any claim where you are not physically fit or suffer from any medical condition, which would normally prohibit you from taking part in wintersports.
- 4 Any claim that is the result of you participating in an insured activity as a professional.
- 5 Any claim where you have participated competitively in wintersports unless a written endorsement has been issued by *us* and you have paid any additional premium required.
- 6 *Ski and snowboard equipment* more than 5 years old.
- 7 Claims arising for *ski and snowboard equipment* left *unattended*, unless in a designated rack, or locker room.
- 8 Any loss or damage caused by carelessness, neglect, deliberate, wilful or malicious damage by you.
- 9 Claims arising from loss or damage whilst in the custody of an airline or other carrier which are not reported to the appropriate authority within 24 hours of discovery and an official report obtained. In the case of an airline, a Property Irregularity Report (P.I.R.) will be required.
- 10 Claims arising for loss or theft of *ski and snowboard equipment* from a motor vehicle left *unattended*:
 - a overnight between 9 p.m. and 9 a.m. (local time) or
 - b at any time between 9 a.m. and 9 p.m. (local time) unless the *ski and snowboard equipment* were in the locked boot which is separate from the passenger compartment and there is evidence of forcible entry into the vehicle.
- 11 Claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming your inability to ski or snowboard.
- 12 Claims arising due to lack of snow fall in a winter sports resort which does not possess skiing or snowboarding facilities above 1,000 metres.
- 13 Claims where not all of the skiing or snowboarding facilities are closed.
- 14 Your participation in winter sports in areas designated as unsafe by the resort's management.

We limit our liability for wear and tear as per the following scale:

- 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
- Over 5 years old - Nil

Claims advice

What you must do in the event of a medical emergency

The services of *our* emergency assistance company are available so that you may request help in the event of an **emergency** relating to medical problems (see Section B). You or your attending doctor must notify them immediately of any serious illness or injury involving an **insured person** whilst abroad which necessitates admittance to a hospital as an in-patient or before any arrangements are made for repatriation (see Section B).

Our emergency assistance company is there to help you 24 hours a day, 365 days a year. Do not try to find your own solution as they will solve your problem in the most suitable and practical way. They will also, where possible, give you information on medical practitioners, urgent care centres, or hospital emergency rooms in your locality (see Section B).

Please telephone

Global Response

t 0044 (0)870 990 3449 f 0044 (0)870 606 1583

Quoting reference **tgicAIS08**

This service is only for medical emergencies or where it is a requirement of the policy. It must not be used for non-emergency or casual enquiries

On all calls to the emergency assistance company be prepared to give:

- your name and the telephone number from which you are calling;
- your **policy** number found on your certificate
- dates of outward and return travel and details of this insurance;
- details of problems including name and address of patient and nature of illness/accident;
- names and telephone numbers of hospital, attending doctor abroad and usual general practitioner in the **UK** or the Republic of Ireland.

Our emergency assistance company is authorised to provide the services mentioned in (a) to (d) below, however, all claims are subject to the cover and conditions of the policy. The authorised services are:

- liaise with doctors and hospitals;
- guarantee medical charges;
- arrange **emergency** repatriation, with medical escorts if necessary;
- give guidance and help to other members of the party.

You are responsible in advising your attending doctor to seek prior approval for any treatment except in extreme circumstances where a request for prior approval would delay surgery in a life threatening situation or medical crisis. Failure to contact *our* emergency assistance company may limit the benefits payable, or in certain circumstances, cover will not be provided.

Helping us to help you.

If you go into a hospital abroad and you are likely to be in for more than 24 hours, or you have to return back to the **UK** or the Republic of Ireland early, someone must immediately contact *our* emergency assistance company on your behalf.

Getting you home

If you are too ill to return back to the **UK** or the Republic of Ireland using your return travel tickets, *our* emergency assistance company can arrange other transport for you. In special circumstances, they will arrange a road or air ambulance. Before you travel, the doctors looking after you must provide a certificate confirming that it is necessary for you to return **home** and that you are fit to travel. Conditions applying to Section B (Emergency medical repatriation and associated medical expense abroad) and general exclusion 5 on page 9 also apply to the service provided by *our* emergency assistance company.

Out patient medical treatment

If you are in **SPAIN, GREECE, CYPRUS, PORTUGAL** or **TURKEY** and need out-patient medical treatment please provide a copy of your policy schedule to the doctor and your treatment will be paid by ChargeCare International in line with your policy. You will be asked to fill in a simple form to confirm the treatment. The doctor will then send the form to ChargeCare International together with the balance of the medical bill after deduction of the policy excess you may have paid to the doctor.



Please note

We are not responsible for the availability, quality or results of any medical treatment received by you.

What to do if you need to make a claim

If something happens during the *period of insurance*, you must notify *us* within 60 days of the event giving rise to the claim and you must follow the guidelines below.

Please note

This is not a complete list and is to be used for guideline purposes only. You may be requested to provide further information. Failure to observe these requirements will invalidate any claim.

Please telephone

Claims International Limited

t 0044 (0)845 345 2486 f 0044 (0)845 345 2487

www.cilint.com

Quoting scheme reference tgcAIS08

Cancellation and curtailment

If you cancel your trip for medical reasons, obtain a claim form for your own general practitioner to complete. If the trip is curtailed for medical reasons, obtain a medical certificate from the treating general practitioner in the locality where the incident occurred. You must:

- 1 keep receipts or account for all expenses incurred;
- 2 in the event of cancellation immediately notify your travel organiser or the travel agency where your *journey* was booked;
- 3 telephone the claims number shown above as soon as you know that there is a possibility of your *journey* not taking place;
- 4 obtain authorisation from *our* emergency assistance company before incurring any expenses in curtailing your *journey*.

Personal accident

- 1 Obtain a medical certificate from the treating medical practitioner.
- 2 In the event of a death *we* will require a Death Certificate.

Delay

- 1 Obtain a letter from the airline, railway company or shipping line, or their handling agent, confirming the reason for the delay and detailing the scheduled and actual departure times.

Personal possessions and sports equipment

- 1 For claims for loss or damage in transit (including delayed personal possessions) you must report to the airline, railway or shipping line, or their handling agents and obtain a written report form from them before leaving the baggage reclaim area.
- 2 For all damage claims obtain an estimate for repairs.
- 3 In all circumstances, you must retain receipts or vouchers for items lost or damaged as these will help you to substantiate your claim.
- 4 In the case of lost or misplaced personal possessions on the *outward journey*, you must produce receipts for the purchase of essential replacement items.
- 5 You must report all theft or losses to the police within 24 hours of discovery and obtain a written police report.

Money or travel documents

- 1 You must report any theft or losses to the police within 24 hours of discovery and obtain a written police report.
- 2 You must enclose confirmation from your bank or bureau de change of the issue of foreign currency. In the case of Sterling you must produce documentary evidence.
- 3 For a lost or destroyed passport you need to supply *us* with a letter from the consulate where the loss was reported and retain all receipts that relate to the necessary costs in replacing the passport.

Personal liability

- 1 You must supply full details of the circumstances giving rise to the claim plus any supporting evidence.
- 2 You must give *us* notice in writing immediately you or your legal representatives have knowledge of any impending prosecution, inquest or fatal injury inquiry in connection with any occurrence for which there may be liability under Section H on page 18.

Legal expenses

Please refer to Section I on page 19.

All other sections

If your claim falls under one of the remaining sections of the policy you should telephone the claims number shown above for advice.

Please note

Failure to observe the foregoing requirements will invalidate any claim.

Data protection and fraud prevention

Please take a few minutes to read this notice as it contains important information relating to the details that you give **us**. You should also show this document to anyone else who is covered under your policy. Your information will be held by tagdirect part of the **Travel & General Group**.

Managing your insurance policy

We will use the information that you give **us** to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, regulatory authorities or to **our** agents who provide services on **our** behalf.

Who we will speak to about your policy

At the request of many of **our** customers and to make managing your insurance more convenient, it is **our** policy to deal with your spouse or partner who contacts **us** on your behalf, provided they are named on the policy. If you would like someone else to be able to deal with your policy for you on a regular basis please let **us** know. In some exceptional circumstances **we** may also deal with other people who contact **us** on your behalf. If at any time you would prefer **us** to deal only with you, please contact **us** to let **us** know.

Sensitive information

In order to provide you with insurance **we** will need to process sensitive information (such as medical information) about you and others named on the insurance policy. Please obtain consent from the other people named on your policy before sharing their sensitive information with **us**.

Fraud prevention and detection

In order to prevent and detect fraud **we** may at any time:

- 1 share information about you across the **Travel & General Group**, with other insurers, and where **we** are entitled to do so under the Data Protection Act, the police and other law enforcement agencies;
- 2 pass your details to a central insurance application and claims checking system, whereby it may be checked against information held and shared with other insurers;
- 3 check your details with fraud prevention agencies and, if you give **us** false or inaccurate information and **we** suspect fraud, **we** will record this with the fraud prevention agency. **We** and other organisations may also use and search these records to:
 - a help make decisions about credit and credit related services for you and members of your household;
 - b trace debtors, recover debt, prevent fraud and to manage your insurance policies;
 - c check your identity to prevent money laundering, unless you furnish **us** with other satisfactory proof of identity;
 - d undertake credit searches and additional fraud searches.

Please be reassured that **we** will not make your personal details available to any other organisations to use for their own marketing purposes.

You are entitled on payment of a fee to receive a copy of the information **we** hold about you. This will be information that you have given **us**. **We** do not hold any information relating to your credit status.

If you would like a copy of your information, please write to the Data Protection Officer, **Travel & General Group**, Level 1, Tower 42, Old Broad Street, London EC2N 1HQ, quoting reference **tgicAIS08**

Helpful telephone numbers

Telephone calls may be monitored or recorded in order to improve service and to prevent and detect fraud

Healthcheck

If you need to advise us of anything under the Important declaration, or Changes in your circumstances during the period of insurance (see page 4) please call

t 0044 (0)845 408 0585

Claims

If you need a claim form call Claims International Limited quoting reference 454/tgicAIS08 (Please also see What to do if you need to make a claim on page 24)

t 0044 (0)845 345 2486

f 0044 (0)845 345 2487

www.cilint.com

Emergency assistance company

If you require medical treatment abroad call Global Response quoting reference tgic/your travel organisers name (Please also see What you must do in the event of a medical emergency on page 23)

t 0044 (0)870 990 3449

f 0044 (0)870 606 1583

Scheme reference tgicAIS08

