

# ROCK AFFINITY TRAVEL INSURANCE POLICY

Reference Number: OPERA/2010/Rock Affinity (10P04,10P05 & 10P06)



## SUMMARY OF COVER

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

\* No Cover is provided if You have reached the age of 65 years at the commencement of the Period of Insurance.

\*\* Policy Excess under Sections 2 (Medical Emergency & Repatriation), 3 (Emergency Dental Treatment) and 6 (Cancellation, Curtailment & Trip Interruption) are increased to £200 if You have reached the age of 65 years at the commencement of the Period of Insurance.

\*\*\* Policy Excess under Sections 2 (Medical Emergency & Repatriation), 3 (Emergency Dental Treatment) and 6 (Cancellation, Curtailment & Trip Interruption) are increased to £150 if You have reached the age of 65 years at the commencement of the Period of Insurance.

Long Stay Policy. When You have purchased the Long Stay policy, cover will apply for Sections 1 (Pre-travel Advice), 2 (Medical Emergency & Repatriation), 3 (Emergency Dental Treatment), 4 (Additional Accommodation & Travelling Costs), 6 (Cancellation, Curtailment & Trip Interruption), 10 (Personal Luggage), 12 (Money & Passport), 13 (Personal Liability), 14 (Personal Accident) and 15 (Legal Protection) only.

## INTRODUCTION TO YOUR POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your Certificate very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements.

**Cooling Off Period:** Unless Your Trip will be completed within 14 days of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

**PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE AS QUOTED ON YOUR CERTIFICATE OF INSURANCE.**

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

For Single Trip policies, please quote 10PD4

For Annual Multi-Trip policies, please quote 10P05

For Long Stay policies, please quote 10P06.

## YOUR TRAVEL POLICY

We will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons who habitually reside in the European Union (i.e. have their main home in the European Union and have not spent more than 6 months abroad in the year prior to purchasing the policy)
- following payment of the appropriate premium for the level of cover selected

Benefits under this policy are underwritten ETI – International Travel Protection, the UK branch of Europäische Reiseversicherung A.G., Companies House Registration FC 25660 and Branch Registration BR 007939.

This policy is effected in England and is subject to the Laws of England and Wales.

Europäische Reiseversicherung A.G is licensed by the **Bundesanstalt für Finanzdienstleistungsaufsicht** (BaFin – www.bafin.de) and approved by the Financial Services Authority (FSA – www.fsa.gov.uk) to undertake insurance business in the UK.

## YOUR CERTIFICATE (VALIDATION) NUMBER


## CONTENTS

Introduction to Your Policy	12	Money & Passport
Your Travel Policy	13	Personal Liability
Your Certificate (Validation) Number	14	Personal Accident
Important Notes	15	Legal Protection
Important Health Requirements	16	Mugging
Pre-Existing Medical Condition(s)	17	Hijack
Important Limitations - Cancellation, Curtailment & Trip Interruption Cover	18	Disaster
Emergency Assistance 24 Hours A Day	19	Withdrawal of Services
Trips to Mainland Spain, the Canary Islands and the Balearic Islands	20	Domestic Pets
- 24 Hour Emergency Service	21 - 22	Home Country Cover
Reciprocal Health Agreements	23 - 27	Optional Winter Sports Cover
Meaning of Words	28 - 31	Optional Golf Cover
Upgrades	32	Optional Timeshare Cover
1 Personal Assistance Services	33	Optional Wedding Cover
2 Medical Emergency & Repatriation	34 - 38	Optional Business Cover
3 Emergency Dental Treatment	39	Optional Special Sports & Activities Cover
4 Additional Accommodation & Travelling Costs	40	Scheduled Airline Failure
5 Hospital Daily Benefit	General Conditions applying to sections 1-39	
6 Cancellation, Curtailment & Trip Interruption	General Exclusions applying to sections 1-39	
7 Travel Delay	Making a Claim on Your Return Home	
8 Departure Assistance & Missed Connection	Customer Satisfaction	
9 Missed Departure on the Outward Journey	Cancellation Provisions	
10 Personal Luggage	Data Protection Act 1998 Notice	
11 Luggage Delay On Your Outward Journey	Travel Checklist	
	Contact Numbers	

## IMPORTANT NOTES

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

• **Emergency Medical Expenses:** This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available. This policy does not provide cover for private medical expenses when You are hospitalised in a state run hospital or clinic where EU residents have a right to state provided emergency treatment.

• **Material Facts:** You must declare to Us all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us by calling Our Travel Helpline as quoted on Your certificate of insurance. Please refer to the definition of a 'Material Fact' in the Meaning of Words.

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

• **Cancellation, Curtailment & Trip Interruption Cover:** Please also note that there will be no cover under this policy for any Cancellation, Curtailment or Trip Interruption claim arising directly or indirectly from any Pre-existing Medical Condition, known to You prior to the Period of Insurance, affecting any Close Relative, travelling companion or Business Associate who is not insured under this policy or person with whom You intend to stay whilst on Your Trip.

• **Special Sports & Activities:** This policy specifically excludes participating in or practising for certain sports and activities. Your policy can be extended to cover some of these sporting activities (as detailed under the Optional Special Sports & Activities Cover section) when You have paid an appropriate additional premium. Your policy can be extended before departure from the Home country. If You are going to take part in special sports and activities where there may be a high risk of injury or if You are in any doubt as to whether cover will apply, please call the Travel Helpline as quoted on Your certificate of insurance.

• **Age Limit:** No section of this policy shall apply in respect of any person who has reached the age of 90 years at the commencement of the Period of Insurance of a Single Trip policy, has reached the age of 80 years at the commencement of the Period of Insurance of an Annual Multi-trip policy or has reached the age of 70 years at the commencement of the Period of Insurance of a Long Stay policy. Note: If You have reached the age of 65 years at the commencement of the Period of Insurance, no section of the Economy cover will apply.

• **Trip Limits:** This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in the Home country and a return ticket must have been booked prior to departure.

• **Medical Emergency:** In the event of a medical emergency You must contact Us as soon as possible. You **MUST** contact Us before incurring expenses in excess of £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

• **Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 2 for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections 2, 4, 5 and 6 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.

• **Third Party Liability:** If You use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter) sail or powered boat, or an airborne craft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.

• **Personal Luggage:** While this policy provides cover for Your Personal Luggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. The maximum We will pay under this policy for Valuables (as defined) owned by each Insured Person is limited to £100 Economy/£150 Standard/£250 Premier (or £100 if the Insured Person is aged under 18). Personal Luggage claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.

• **Policy Limits:** Most sections of Your policy have limits on the amount the Insurer will pay under that section. Some sections also include other specific limits, for example: For any one item or for Valuables in total. You are advised to check Your policy.

• **Policy Excess:** Under most sections of the policy, claims will be subject to an excess. This means that You will be responsible for paying the first part of the claim up to the excess value per Insured Person each and every incident. Note: If You are over 64 years of age at the commencement of the Period of Insurance, the Standard and Premier Excess will be increased. A definition of Policy Excess is in the Meaning of Words.

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

• **Long Stay Policy:** When You have purchased the Long Stay policy, cover will apply for Sections 1(Pre-travel Advice), 2 (Medical Emergency & Repatriation), 3 (Emergency Dental Insurance), 4 (Additional Accommodation & Travelling Costs), 6 (Cancellation, Curtailment & Trip Interruption), 10 (Personal Luggage) and 12 (Money & Passport), 13 (Personal Liability), 14 (Personal Accident) and 15 (Legal Protection) only.

## IMPORTANT HEALTH REQUIREMENTS

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may, at Our option, cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.

This insurance operates on the following basis:

1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
2. The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
3. The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
4. The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).

This policy will NOT cover any claims arising directly or indirectly from ANY Pre-existing Medical Condition(s) affecting You if You fall within any of the following criteria at the commencement of the Period of Insurance.

- Any Medical Condition that (a) has been diagnosed or where the initial onset of symptoms has occurred within the last 3 months or (b) has required any change in medication (any increase in dose or an increase in medication) within the last 3 months.
- Any Medical Condition for which any surgery or other form of treatment (other than ongoing prescribed medication) has been carried out/required within the last 3 months.
- Any heart condition including (but not limited to) angina, heart attacks, arrhythmia, palpitations, heart failure, heart enlargement etc., with the exception of heart murmurs which require no form of treatment or ongoing monitoring.
- Any cerebrovascular conditions including (but not limited to) strokes, brain haemorrhages, aneurysms, growths or tumours.
- Any respiratory conditions for which You have required oxygen, the use of a nebuliser, pancreatic enzymes, hospital referral or admission within the last 12 months.
- Any diagnosis, treatment or procedure for cancer or any malignant disease within the last 12 months.
- Any Medical Condition or procedure that has resulted in hospitalisation as an inpatient within the last 6 months or for which You are under review by, or under the care of, a hospital consultant.
- Any Medical Condition or procedure for which You are on a waiting list for surgery.
- Any Medical Condition for which You have received a terminal prognosis.
- If You have undergone (as a recipient) an organ transplant or are awaiting an organ transplant.
- If You require renal dialysis.
- Any Medical Condition that has resulted in any seizure, convulsion, fit or blackout/loss of consciousness within the last 3 months.
- Any Medical Condition where any insured(s) is 80 or above at issue date of the policy

If you have a Medical Condition that meets ANY of the above criteria, then you will NOT be covered on the travel insurance policy for ALL Pre existing medical condition(s).

If you **ONLY** have Medical Conditions that fall outside of the above criteria, then you will be fully covered for this on the travel insurance policy.

You should also refer to the General Exclusions.

## PRE-EXISTING MEDICAL CONDITION(S)

For the purposes of this insurance a Pre-existing Medical Condition is considered to be:

- any past or current medical or psychological sickness, disease, condition, injury or symptom that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the past 12 months prior to the commencement of cover under this policy and/or prior to any trip; and
- any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.

## IMPORTANT LIMITATIONS - CANCELLATION, CURTAILMENT & TRIP INTERRUPTION COVER

This policy will NOT cover any claims under section 6 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any Pre-existing Medical Condition, (known to You prior to the commencement of the Period of Insurance) affecting any:

- Close Relative who is not travelling as an Insured Person under this policy; or
- travelling companion or Business Associate who is not insured under this policy; or
- person with whom You intend to stay whilst on Your Trip.

You should also refer to the General Exclusions.

## EMERGENCY ASSISTANCE 24 HOURS A DAY

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

Having done this please contact the appropriate 24-hour telephone number shown after the appropriate section of cover. Give Your name, insurance details, reference number and as much information as possible. Please give Us a telephone, fax or telex number, or email address where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us on 00 44 (0) 844 338 6470 or 00 44 (0) 1444 442478 within 48 hours.

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

For Single Trip policies, please quote 10PD4

For Annual Multi-Trip policies, please quote 10P05

For Long Stay policies, please quote 10P06.

## TRIPS TO MAINLAND SPAIN, THE CANARY ISLANDS (TENERIFE, GRAN CANARIA, FUERTEVENTURA, LANZAROTE, LA PALMA, GOMERA AND EL HIERRO) AND THE BALEARIC ISLANDS (CABRERA, FORMENTERA, IBIZA, MAJORCA/ MALLORCA, MENORCA) - 24 HOUR EMERGENCY SERVICE

When away from Home, it is most important that You have immediate access to professional medical attention in the event of an emergency. With this in mind, We have put in place, for Your benefit, a network of medical professionals throughout mainland Spain, the Canary Islands and the Balearic Islands, at Your service 24 hours a day, 7 days a week. This is supported by a 24 hour medical emergency service, which can direct You to these professionals, and which will also follow Your case through from the moment You enter hospital until You are released and, in more serious cases, until You are safely repatriated (accompanied, if deemed medically necessary, by one of Our medical team). In addition, no **Policy Excess** will apply when You receive inpatient treatment (where medically necessary) at:

- a) one of Our network hospitals; or
- b) a state hospital when You have used the EHC to effectively reduce the cost of Your medical treatment or medicines.

For further information: Spanish Medical Network Helpline: 00 44 (0) 1444 442077 E-mail: medicalops@europ-assistance.co.uk  
Website: www.europ-assistance.co.uk/spanishmedicalnetwork

## RECIPROCAL HEALTH AGREEMENTS

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland We would advise You to obtain a Form CM1 from Your local main Post Office. On returning this, duly completed, to the main Post Office You will be issued with a European Health Insurance Card (EHIC), which will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland. (Full details are given in the DSS Leaflet No. T7 - Health Advice for Travellers.)

**Please note: For claims under section 2 (Medical Emergency & Repatriation) or section 3 (Emergency Dental Treatment), no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.**

When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if You will be receiving treatment. If You receive treatment before You enrol, Medicare benefits can be backdated, if You are eligible. To be eligible You must be a resident of the United Kingdom and will need to show Your British passport with an appropriate visa. If You do not enrol at Medicare offices We may reject Your claim or limit the amount We pay to You. If You need treatment which cannot be carried out under Medicare you MUST contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You.

If you hold an Irish passport you are entitled to free treatment as an in-patient or out-patient at a public hospital. You will need to show Your passport at the hospital.

For more information You should contact:  
Health Insurance Commission, PO Box 1001, Tuggeranong, ACT 2901, Australia or visit their website at: [www.hic.gov.au](http://www.hic.gov.au)

## MEANING OF WORDS

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

**Accidental Bodily Injury:** A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

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

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

**Carrier:** A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

**Certificate:** The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the Period of Insurance and any other special conditions and terms.

**Close Relative:** Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.

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

**Complications of Pregnancy and Childbirth:** For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

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

**Family:** The main Insured Person, his/her spouse or Common Law Partner, and their dependent children under 24 years of age up to a maximum of 4 (in full-time education and residing with them).

**Geographical Limits:** The countries of the Zone for which You have paid the appropriate premium, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel, as specified on the Certificate.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your country of departure once You commence Your Trip, and during Your return journey to Your Home.

You will be covered when travelling by recognised public transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

**Zone 1:** Your Home country within the EU.

**Zone 2:** Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Morocco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Tunisia, Turkey, UK Area, Ukraine, and Vatican City.

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

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

**Zone 5:** All countries worldwide.

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

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

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

**Insured Person or You/Your:** Each person named on the Certificate and for whom the appropriate premium has been paid, resident in the European Union, registered with a local doctor for the last 6 months, and at the commencement of the Period of Insurance of a Single Trip being not more than 89 years of age, at the commencement of the Period of Insurance of an Annual Multi-trip policy being not more than 79 years of age or at the commencement of the Period of Insurance of a Long Stay policy being not more than 69 years of age.

Note: If You have reached the age of 65 years at the commencement of the Period of Insurance, no section of the Economy cover will apply.

**Limits of Cover:** Unless stated to the contrary, Our maximum liability in any one Period of Insurance is limited to the amount stated in each section, per each Insured Person.

**Loss of Limb:** Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

**Loss of Sight:** Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less than what You should see at 60 feet.)

**Manual Work:** Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry). Cover for Manual Work will be provided where such work is solely in a voluntary capacity, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where there is no financial gain. In such circumstances, there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 metres above the ground, and cover for Personal Accident and Personal Liability is excluded. In the event of an injury occurring as a result of voluntary labour, the Policy Excess under section 2 (Medical Emergency & Repatriation) will be increased to £250 and application of Excess Waiver will not delete this increased excess. Cover excludes interaction with wild animals of any kind.

**Material Fact:** A fact likely to influence the acceptance or assessment of this insurance by Underwriters. If in doubt as to what constitutes a Material Fact, please contact Us.

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

**Medical Practitioner:** A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

**Money:** Sterling, foreign currency and travellers cheques.

**One Way Trip:** Purchasing a ticket for a single direction of travel with no intention of returning to the Home country within the Period of Insurance.

**Pair or Set:** A number of items of Personal Luggage considered as being similar or complementary to one another or used together.

**Period of Insurance:** The period shown on the Certificate. Subject to:

**Single Trip policies:** Cancellation cover starts when You purchase this insurance or when You book Your Trip, whichever is the later. Cover for all other sections applies for the duration of Your Trip, as stated on the Certificate. Please refer to the definition of Trip for conditions on Trip limits.

**Annual Multi-trip policies:** Cover applies as for Single Trip policies however, the Period of Insurance is for 12 months during which You are covered for each Trip You book and undertake within that period. Please refer to the definition of Trip for conditions on Trip limits.

**Long Stay policies:** Cover applies as for Single Trip policies for one trip of up to 548 consecutive days (18 months) in duration. You can return to the United Kingdom during this period of insurance, however cover is not valid whilst in the United Kingdom and for the subsequent outward bound journey until you resume your trip and arrive at your foreign destination. All cover will cease if a claim is made under section 6 (Cancellation & Curtailment).

**One Way Trips:** The Period of Insurance will cease upon whichever occurs first of the following:

- When You first leave immigration control in the country of Your final ticketed and declared destination;
- The expiry of the period of cover subject to a maximum of 7 consecutive days beyond arrival date of Your final ticketed and declared destination.

Note: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

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

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

**Permanent Total Disablement:** Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent specialist, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

**Personal Luggage:** Items usually carried or worn by travellers for their individual use during a Trip.

- Note 1: Items hired to You, and all items loaned or entrusted to You are excluded (other than skis and ski equipment where the appropriate Winter Sports premium has been paid).
- Note 2: This travel insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your Home Contents policy.

**Policy Excess:** The first amount payable per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies. The Policy Excess is reduced to nil when You have paid the premium for Excess Waiver except where stated.

- Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under section 2 (Medical Emergency & Repatriation) will be increased to £250 and the application of the Excess Waiver will not delete this increased excess.
- Note 2: If You have reached the age of 65 years at the commencement of the period of insurance, the Policy Excess under sections 2 (Medical Emergency & Repatriation), 3 (Emergency Dental Treatment) and 6 (Cancellation, Curtailment & Trip Interruption) will increase to £200 Standard/£150 Premier.
- Note 3: If You have purchased a family policy and more than 2 Insured Persons on the policy submit one claim for the same incident per trip then a maximum of 2 Policy Excesses will be deducted from that claim.

**Pre-existing Medical Condition:**

1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received **during the 12 months** prior to the commencement of cover under this policy and/or prior to any Trip; **and**
2. Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred **at any time** prior to the commencement of cover under this policy and/or prior to any Trip.

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

- The locked dashboard, boot or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats;
- The fixed storage units of a motorised or towed caravan;
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

**Special Sports and Activities:** The activities listed under the Optional Special Sports & Activities Cover section of this policy.

**Strike or Industrial Action:** Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

**Travel Documents:** Travel tickets, accommodation and other redeemable travel vouchers, green card, driving licences and passports.

**Trip:** A journey within the countries of the Geographical Limits, during the Period of Insurance:

**Single Trip policies:** the maximum number of days for which You have paid the appropriate premium.

- Note 1: If You are under 65 years of age at the commencement of the Period of insurance the maximum Trip duration will be 548 consecutive days (18 months).
- Note 2: If you are between 65 years and 79 years old at the commencement of the Period of insurance the maximum Trip duration will be 93 consecutive days.
- Note 3: If you are between 80 and 89 years old at the commencement of the Period of insurance the maximum Trip duration will be a maximum of 31 consecutive days.

**Annual Multi-trip policies:** A maximum of 31 consecutive days which take place entirely during the Period of Insurance (or continue into the next Period of Insurance if Your contract is renewed with Us, and is in force at the time of any incident resulting in a claim). Winter Sports cover can be included for a maximum of 17, 24 or 31 days upon payment of the appropriate additional premium.

- Note 1: If You are under 65 years of age at the commencement of the Period of Insurance, upon payment of the appropriate additional premium the maximum number of consecutive days You can spend abroad can be increased to 45, 62 or 93 consecutive days.
- Note 2: If You are between 65 and 74 years old at the commencement of the Period of Insurance, upon payment of the appropriate additional premium the maximum number of consecutive days You can spend abroad can be increased to 45 consecutive days.
- Note 3: If You are between 75 and 79 years old at the commencement of the Period of insurance the maximum Trip duration will be a maximum of 31 consecutive days.
- Note 4: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
- Note 5: Trips must commence and end in the Home country and a return ticket must have been booked prior to departure, unless a One Way Trip has been purchased.
- Note 6: For Residents of the European Union, Trips solely within their Home country are only insured if You have prebooked at least two consecutive nights paid accommodation.
- Note 7: Irrespective of the number of individual Trips You undertake in each Period of Insurance, the maximum of days You can spend abroad must not exceed 183.
- Note 8: Under a family policy, each Insured Person can travel independently of the policy holder

**Long Stay policies:** One trip of up to 548 consecutive days (18 months) in duration depending on the premium you have paid.

- Note 1: If you are between 65 years and 69 years old at the commencement of the Period of insurance the maximum Trip duration will be 93 consecutive days.

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

**Unattended:** When You cannot see **and** are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property or vehicle.

**Valueables:** Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses; telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

**We, Our or Us:** ETI International Travel Protection the UK Branch of Europäische Reiseversicherung A.G. Munich, Germany, (ETI) with its registered address being Rosenheimer Strasse 116, 81669 Munich, Germany.

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

**Wedding Gifts:** Gifts for the Bride and Bridegroom presented for the purpose of celebrating the Wedding.



**Winter Sports:** The activities listed under the Optional Winter Sports Cover section of this policy.

**You/Your:** Each person named on the Certificate and for whom the appropriate premium has been paid, resident in the European Union, registered with a local doctor for the last 6 months, and at the commencement of the Period of Insurance of a Single Trip being not more than 89 years of age, at the commencement of the Period of Insurance of an Annual Multi-trip policy being not more than 79 years of age or at the commencement of the Period of Insurance of a Long Stay policy being not more than 69 years of age.

Note: If You have reached the age of 65 years at the commencement of the Period of Insurance, no section of the Economy cover will apply.

## UPGRADES

This policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Any extra benefit You have purchased is shown on Your Certificate. Please read the wording and ensure the cover reflects Your requirements.

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

### Excess Waiver

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

• Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under section 2 (Medical Emergency & Repatriation) will be increased to £250 and the application of the Excess Waiver will not delete this increased excess.

If You have purchased a Standard or Premier Cover Single Trip or Annual Multi-trip policy, upon the payment of an additional premium, You may upgrade Your travel insurance coverage by purchasing any of the following upgrades prior to commencement of Your Trip:

### Optional Winter Sports Cover

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

### Optional Golf Cover

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

### Optional Timeshare Cover

Your policy can be extended, subject to certain limitations, to cover management and exchange fees. Please refer to the Optional Timeshare Cover section in this policy for full details.

### Optional Wedding Cover

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

### Optional Business Cover

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

### Optional Special Sports and Activities Cover

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

## SECTION 1 PERSONAL ASSISTANCE SERVICES

### What is covered:

We will pay You the administrative and delivery costs, up to a maximum of **£250** per Trip, in providing the following services in respect of a Trip:

#### a) Information about Your destination

We can provide information on:

- current visa and entry permit requirements for any country. However, if You hold a passport from a country other than Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, We may need to refer You to the UK Embassy or Consulate of that country;
- current requirements for inoculations and vaccinations for any country in the World and advice on current World Health Organisation warnings;
- arranging relevant inoculations and vaccinations before the commencement of a Trip abroad. We will not pay the cost of these inoculations or vaccinations;
- climate;
- local languages;
- time differences;
- main bank opening hours, including whether or not a Bank Holiday falls within Your intended Trip;
- motoring restrictions, regulations, green card and other insurance issues.

#### b) Transfer of Emergency Funds

We will transfer emergency funds to You in case of urgent need, up to a maximum, per Trip, of **£500**.

This service will apply when access to Your normal financial/banking arrangements is not available locally, and is intended to cover Your immediate emergency needs.

You must authorise Us to debit Your credit or charge card with the amount of the transfer, or You must make alternative arrangements to deposit the funds in Our account in the UK.

#### c) Message Relay

We will transmit two urgent messages following illness, accident or travel delay problems.

#### d) Drug Replacement

We will assist You in replacing lost drugs or other essential medication, or lost or broken prescription glasses or contact lenses, which are unobtainable overseas. We can source and deliver to You compatible blood supplies.

**What is not covered:** The cost of any items or of blood (unless insured under another section of this policy), and the costs of supplying any medication inadvertently not carried by the Insured Person on the Trip.

#### e) Non-Emergency Medical Referral

We will provide the names and addresses of local doctors, hospitals, clinics and dentists when consultation or minor treatment is required. If any other treatment is involved, You must contact Us as soon as possible, before You incur charges of more than **£500**.

If Your child (aged under 18 years) who has been left in the country of departure becomes ill or suffers injury, We can provide medical advice and monitor the situation until Your return Home.

#### f) Tracing Lost Luggage

If Your luggage is lost or misdirected in transit, and the Carrier has failed to resolve the problem, We will help with tracing and re-delivering the luggage. You will need to have Your luggage tag number available.

#### g) Replacement Travel Documents

We will help You replace lost or stolen tickets and Travel Documents and refer You to suitable travel offices.

**What is not covered:** The cost of any items insured under another section of this policy.

#### h) Lost Credit Cards

If Your credit or charge cards are lost or stolen while You are abroad, We can advise the appropriate card issuers.

#### i) Homecall Referral

If Your Home within the Home country suffers damage during Your Trip, then We can arrange for a repairer from Our list of Europ Assistance-approved tradesmen to contact You to effect emergency repairs to the domestic plumbing or drainage system, the domestic gas or electricity supply, the roofing, external locks, doors or windows, or the fixed heating system.

You can call Us for help up to 7 days after You have returned Home from a Trip.

You will be responsible for the payment of all charges associated with effecting the repair, including any call-out fee, and You should make arrangements to pay the repairer or Europ Assistance Holdings Limited at the time the work is carried out.

## SECTION 2 MEDICAL EMERGENCY & REPATRIATION

### What is covered:

We will pay You the following costs, up to a maximum of **£3,000,000 Economy/£5,000,000 Standard/£10,000,000 Premier**, per each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside their Home country:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised Medical Practitioner.
- Burial or cremation of a deceased Insured Person abroad up to a maximum of **£2,500**; or alternatively transportation costs of returning Home an Insured Person's body or ashes.
- Additional travelling costs to repatriate You Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary.

We reserve the right to limit payment to what Our Medical Officer deems to be reasonable.

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this section after that date will be limited to what We would have paid if Your repatriation had taken place.

### What is not covered:

- costs in excess of **£500** which have not been authorised by Us in advance (see Important Notes);
- any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions if You have any Pre-existing Medical Condition(s) which fall within the criteria listed in the Important Health Requirement at the commencement of the Period of Insurance;
- any pre-planned, pre-known or expected medical treatment or diagnostic procedure;
- treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer;
- treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- any costs where the transportation Home has not been arranged by Us;
- any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- air-sea rescue and transfer costs;
- the £100 Economy/£85 Standard/£65 Premier Policy Excess except where:
  - You have paid the Excess Waiver Premium; or
  - You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- any costs incurred when engaging in Special Sports and Activities unless You have paid the appropriate Special Sports & Activities premium;
- any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- anything mentioned in the General Exclusions.

## IN AN EMERGENCY

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

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

**To comply with the terms and conditions of the insurance You MUST contact Us as soon as possible. You MUST obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.**

For assistance outside U.K. dial: 00 44 (0) 844 338 6466 or 00 44 (0) 1444 442565

**Please quote the correct reference number below relating to the Insurance Policy You have purchased:**

For Single Trip policies, please quote 10P04

For Annual Multi-Trip policies, please quote 10P05

For Long Stay policies, please quote 10P06.

If travelling alone, We recommend that You should carry Your insurance documents with You at all times.

## SECTION 3 EMERGENCY DENTAL TREATMENT

### What is covered:

We will pay You up to a maximum of **£250** per each Insured Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

### What is not covered:

- the costs of any subsequent permanent or routine treatment;
- any pre-planned, pre-known or expected dental treatment or diagnostic procedure;
- treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- normal wear and tear;
- any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- any damage to dentures, other than whilst being worn by You;
- dental treatment involving the provision of dentures or the use of precious metals;
- any costs incurred in the Home country;
- the £100 Economy/£85 Standard/£65 Premier Policy Excess except where:
  - You have paid the Excess Waiver Premium; or
  - You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- any costs incurred when engaging in Special Sports and Activities unless You have paid the appropriate Special Sports & Activities premium;
- any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- anything mentioned in the General Exclusions.

## SECTION 4 ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

### What is covered:

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under Section 2 (Medical Emergency & Repatriation), We will pay You up to a maximum of **£500 Economy/£1,000 Standard/£2,000 Premier** per Trip for the following:

- If Our Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with You and accompanying You on the Trip Home.
- Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You Home.
- A return journey air ticket plus reasonable accommodation costs to enable a Business Associate, where necessary, to replace You in Your location outside the Home country following Your medical repatriation or death during a Trip.
- Additional travelling costs incurred in returning Home Your children under 18 years of age and insured under this policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children Home.

### What is not covered:

- any air travel costs in excess of a return economy/tourist class ticket;
- accommodation costs other than the cost of the room;
- for each child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket;
- any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- anything mentioned in the General Exclusions.

## SECTION 5 HOSPITAL DAILY BENEFIT

### What is covered:

For Premier policies only, in the event of a valid claim under Section 2 (Medical Emergency & Repatriation) or Section 3 (Emergency Dental Treatment), when You are admitted to a recognised hospital abroad as an in-patient for **more than 24 continuous hours**, We will pay You the sum of **£25** per each Insured Person per complete 24 hours of in-patient treatment up to a maximum of **£1,000** per each Insured Person.

### What is not covered:

- any claim arising in connection with a Trip solely within the Home country;
- any claim if You have purchased the Economy or Standard Cover;
- any claim if You have purchased a Long Stay policy;
- any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- anything mentioned in the General Exclusions.

## SECTION 6 CANCELLATION, CURTAILMENT & TRIP INTERRUPTION

### Cancellation & Curtailment

#### What is covered:

We will pay You up to a maximum of **£500 Economy/£1,500 Standard/£5,000 Premier** per each Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid (or have contracted to pay), for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

**Cancellation** cover applies if You have booked a Trip to take place within the Period of Insurance, but You are **forced** to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip. Please see also the Travel Delay cover (Section 7).

**Curtailment** cover applies if You are **forced** to cut short a Trip You have commenced, and return to the Home country, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following the cancellation of or a delay of **more than 12 hours** in the departure of Your outward international flight, sea-crossing, coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You booked the Trip), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- You or any person with whom You plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If You are made redundant and You qualify for redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when the loss relating to Your Home is in excess of **£1,500** and Your presence is required by the Police in connection with such events.
- Your compulsory quarantine.
- Cancellation or Curtailment of any one component part or series of parts of the booked trip travel arrangements arising solely from the error, insolvency, omission, default or otherwise of each provider on which the performance of any other component part or series of parts of the itinerary depends.

### Trip interruption

#### What is covered:

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

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

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

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

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

The maximum amount We will pay You under section 6 in total for Cancellation, Curtailment and Trip Interruption claims is **£500 Economy/£1,500 Standard/£5,000 Premier** per each Insured Person.

#### Special conditions relating to claims

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

In the event of Curtailment or interruption of the Trip, You must contact Us first and allow Us to make all the necessary travel arrangements.

If, at the time of requesting Our assistance in the event of a Curtailment or Trip Interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements **at Your cost** and arrange appropriate reimbursement as soon as the claim has been validated.

You must notify the Carrier or Travel Agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating General Practitioner stating that this prevented You from travelling.

If Your outward international flight, sea-crossing, coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.

If You cancel, curtail or interrupt Your Trip because Your presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the Police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to Your Home Country.

#### What is not covered:

- any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under "What is covered";
- any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions if You have any Pre-existing Medical Condition(s) which fall within the criteria listed in the Important Health Requirement at the commencement of the Period of Insurance;
- any claim arising directly or indirectly from any Pre-existing Medical Condition, known to You prior to the Period of Insurance, affecting any Close Relative, travelling companion or Business Associate who is not insured under this policy or person with whom You intend to stay whilst on Your Trip;
- Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
- withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
- change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current EU legislation;
- any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- any costs relating to airport taxes or air passenger duty. You should obtain a refund from Your carrier for such charges;
- any Cancellation, Curtailment or Trip Interruption caused by work commitment or amendment of Your holiday entitlement by Your employer;
- any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
- prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
- the £100 Economy/£85 Standard/£65 Premier Policy Excess except where You have paid the Excess Waiver Premium. If You are claiming only for loss of deposit then the excess is reduced to £10 per Insured Person per claim;
- the cost of this policy;
- anything mentioned in the General Exclusions.

## SECTION 7 TRAVEL DELAY

#### What is covered:

For Standard or Premier policies only, if the departure of any international flight, sea crossing or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:

- For **more than 12 hours** beyond the intended departure time: We will pay You the sum of **£20 (£10 Standard Cover)** per each Insured Person for the first 12 hours Your departure is delayed and a further **£20 (£10 Standard Cover)** per each Insured Person for each subsequent full 12 hours delay, up to a maximum of **£300 (£100 Standard Cover)** in all per each Insured Person per Trip; or
- For **more than 12 hours** beyond the intended departure time on the first outbound flight, sea crossing, coach or train, You can choose instead to abandon Your Trip and submit a Cancellation claim under section 6 up to a maximum of **£5,000 (£1,500 Standard over)** per each Insured Person; or
- If the flight, sea crossing, coach or train is cancelled and no alternative provided **within 12 hours of the intended departure time**, the cost of buying a replacement ticket up to a **maximum of £500** per each Insured Person.

#### Special conditions relating to claims

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

#### What is not covered:

- claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

## SECTION 8 DEPARTURE ASSISTANCE & MISSED CONNECTION

(For residents of the EU, but within their Home country only)

#### What is covered:

For Standard or Premier policies only, We will pay You up to a maximum of **£500 Standard/£1,000 Premier** per each Insured Person to meet the additional costs incurred should You be delayed or miss Your connection as follows:

#### On Your Outward Journey:

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

- We will provide assistance to enable You to continue Your journey to the Home Country international departure point;
- Where necessary We will provide alternative transport or emergency local help, including the towing of Your vehicle to the nearest garage.

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

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

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

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

- Provide necessary alternative transport, local emergency assistance, recovery of the private vehicle and the passengers to Home or overnight accommodation whilst awaiting repairs to the private vehicle.

#### Special conditions relating to claims

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

If the private vehicle in which You are travelling or intending to travel is immobilised by breakdown or accident, then You will be responsible for authorising repairs and for meeting any costs other than for 1 hour's roadside assistance and towing charges to the nearest garage.

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

#### What is not covered:

- claims arising from Strike or Industrial Action which had started, or for which a starting date had been announced, before You made any travel arrangements for Your Trip;
- claims due to You allowing insufficient time to complete Your journey to the departure point;
- withdrawal from service (temporary or otherwise) of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- immobilisation or loss of any vehicle You have taken abroad on Your Trip;
- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

## SECTION 9 MISSED DEPARTURE ON THE OUTWARD JOURNEY

#### What is covered:

For Standard or Premier policies only, We will pay You for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to a maximum of **£500 Standard/£1,000 Premier** per each Insured Person if You arrive at the airport, port or international coach or rail terminal to depart Your Home Country too late to commence the outward international journey abroad of Your booked Trip, as a result of:

- Breakdown of or accident involving the vehicle in which You are travelling; or
- Cancellation or Curtailment of scheduled public transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown, derangement or accident.

We will provide assistance by liaising with the Carrier and/or Tour Operator to advise of Your late arrival and, as necessary, We will make arrangements for overnight hotel accommodation and alternative international travel.

#### Special conditions relating to claims

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time.

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

#### What is not covered:

- claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges other than additional fuel and oil;
- claims under this section in addition to claims under Section 7 (Travel Delay);
- claims due to You allowing insufficient time to complete Your journey to the departure point;
- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

## SECTION 10 PERSONAL LUGGAGE

#### What is covered:

If, in the course of a Trip, Your Personal Luggage is damaged, stolen, destroyed or lost (and not recovered), We will pay You up to a maximum of **£200 Economy/£1,000 Standard/£2,000 Premier** per each Insured Person in total under this policy.

Within this amount the following sub-limits apply:

- The maximum We will pay You for any one article, or for any one Pair or Set of articles, is **£100 Economy/£150 Standard/£250 Premier** per each Insured Person. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay You for all articles lost, damaged or stolen in any one incident is limited to **£250** if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay You under this policy for all Valuables owned by each Insured Person is limited to **£100 Economy/£150 Standard/£250 Premier** per each Insured Person (or **£100** if the Insured Person is aged under 18).
- The maximum We will pay You for sunglasses or prescription glasses of any kind is limited to **£150** per each Insured Person.
- The maximum We will pay You for Personal Luggage or Valuables lost, damaged or stolen from a beach or pool-side is limited to **£100** per each Insured Person.
- The maximum We will pay You for any cigarettes or alcohol lost, damaged or stolen is limited to **£50** in total under this policy.

#### Special conditions relating to claims

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

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Personal Luggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.



Within 24 hours of discovery of the of the incident, You must report loss of Personal Luggage to the local Police or to the Carrier, as appropriate, (damage to Personal Luggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the Tour Operator representative.

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

#### What is not covered:

- any item loaned, hired or entrusted to You;
- any loss, theft of, or damage to Personal Luggage left in an Unattended motor vehicle if:
  - the items concerned have not been locked out of sight in a Secure Luggage Area;
  - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
  - no evidence of such entry is available;
- theft of Valuables from an Unattended motor vehicle;
- loss, theft of, or damage to, Valuables from checked-in luggage left in the custody of a Carrier and/or Valuables packed in luggage left in the baggage hold or storage area of a Carrier;
- electrical or mechanical breakdown or derangement of the article insured;
- wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- confiscation or detention by Customs or other lawful officials and authorities;
- dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments;
- damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- sports' gear whilst in use;
- equipment used in connection with any Winter Sports or Special Sports and Activities unless You have paid the appropriate additional premium to extend Our policy;
- loss or theft of or damage to Money (please see Section 12);
- losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this Section);
- the £100 Economy/£85 Standard/£65 Premier Policy Excess except where You have paid the Excess Waiver Premium;
- anything mentioned in the General Exclusions.

### SECTION 11 LUGGAGE DELAY ON YOUR OUTWARD JOURNEY

#### What is covered:

For Standard or Premier policies only, if Your luggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period of **more than 12 hours**, We will pay You the sum of up to **£50 per complete 24 hours** up to a maximum of **£150** per each Insured Person for the purchase of essential items.

Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Luggage section.

#### Special conditions relating to claims

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

#### What is not covered:

- any claim arising in connection with a Trip solely within the Home country;
- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

### SECTION 12 MONEY & PASSPORT

#### What is covered:

- If during a Trip, the Money You are carrying on Your person or You have left in a safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will pay You up to a maximum of **£100 Economy or Standard/£250 Premier** per each Insured Person in total in respect of bank notes, currency notes and coins.

The maximum We will pay for bank notes, currency notes and coins belonging to an Insured Person aged under 18 years is **£50**.

- For Standard or Premier policies only, if Your passport is lost or stolen outside the country of departure during a Trip, We will pay You up to a maximum of **£150 Standard/£200 Premier** per each Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport. We do not cover the replacement cost of the passport itself.

#### Special conditions relating to claims

Within 24 hours of discovery of the of the incident You must report loss of Money or Your passport to the local Police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the Tour Operator representative.

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

You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

#### What is not covered:

- shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- anything that can be replaced by the issuer;
- the replacement cost of the passport;
- the £100 Economy/£30 Standard or Premier Policy Excess for Money except where You have paid the Excess Waiver Premium;
- the £85 Standard/£65 Premier Policy Excess for passport except where You have paid the Excess Waiver Premium;
- any claim for passport if You have purchased Economy Cover;
- anything mentioned in the General Exclusions.

### SECTION 13 PERSONAL LIABILITY

#### What is covered:

If in the course of a Trip You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then:

On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your legal personal representatives) against:

- All sums which You shall become legally liable to pay as compensation; and
- All law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay You up to a maximum, including costs, of **£2,000,000** under this policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

#### What is not covered:

- injury to, or the death of, any member of Your family or household, or any person in Your service;
- property belonging to, or held in trust by You or Your family, household or servant;
- loss of or damage to property which is the legal responsibility of You or Your family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- claims for injury, loss or damage arising directly or indirectly from:
  - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boats (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
  - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
  - the ownership or occupation of any land or building;
  - wilful or malicious acts;
- liability or material damage for which cover is provided under any other insurance;
- accidental injury or loss not caused through Your negligence;
- any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- an Insured Person engaging in any Special Sports and Activities or Winter Sports where this policy specifically states that Personal Liability cover is excluded (regardless of whether the Special Sports and Activities or Winter Sports premium has been paid);
- any claim arising in connection with a Trip solely within the Home country;
- the £100 Policy Excess if You have purchased Economy Cover except where You have paid the Excess Waiver Premium;
- anything mentioned in the General Exclusions.

### SECTION 14 PERSONAL ACCIDENT

#### What is covered:

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay You or Your legal personal representatives the following sums:

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

#### What is not covered:

- injury not caused solely by outward, violent and visible means;
- Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- any payment per Insured Person in excess of **£10,000 Economy or Standard/£25,000 Premier**;
- any payment in excess of **£1,000 Economy/£2,500 Standard or Premier** arising from death of Insured Persons **under 18 years of age or over 65 years of age**;
- any payment in excess of **£1,000 Economy/£2,500 Standard or Premier** arising from the Permanent Total Disablement of Insured Persons **over 65 years of age**;
- an Insured Person engaging in any Special Sports and Activities or Winter Sports where this policy specifically states that Personal Accident cover is excluded (regardless of whether the Special Sports and Activities or Winter Sports premium has been paid);
- anything mentioned in the General Exclusions.

### SECTION 15 LEGAL PROTECTION

This part of the cover sets out the cover We provide in total, per Insured Journey in relation to Costs and Expenses. DAS Legal Expenses Insurance Company Limited underwrite the Legal Expenses section of cover. DAS are authorised and regulated by the Financial Services Authority.

#### Definitions applicable to this section

**We/Us/Our** for the purpose of this section only We/Us/Our means DAS Legal Expenses Insurance Company Limited.

**Representative** the lawyer or other suitably qualified person, who has been appointed to act for the Insured Person in accordance with the terms of this section.

**Insured Person** the person who has taken out this policy and any person named on the Insurance Policy.

#### Costs and Expenses

- Legal Costs - all reasonable and necessary costs chargeable by the Representative on a standard basis.
- Opponents' Costs - We will also pay the costs incurred by opponents in civil cases if an Insured Person has been ordered to pay them, or pays them with our agreement.

**Date of Occurrence** the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the Date of Occurrence is the date of the first of these events.

#### What is covered:

We agree to provide the insurance in this section, as long as:

- the Date of Occurrence of the insured incident is during the Period of Insurance; and
  - any legal proceedings will be dealt with by a court, or other body which We agree to, in the territorial limit; and
  - for civil claims, it is always more likely than not that an Insured Person will recover damages (or obtain any other legal remedy which We have agreed to) or make a successful defence.
- For all insured incidents, We pay Costs and Expenses to make or defend an appeal as long as the Insured Person tells us within the time limits allowed that they 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.
- We will only pay the Legal Costs charged by a Representative appointed by Us.
- The most We will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is **£25,000**. If the aggregate limit is reached this amount will be allocated in proportion to our liability to each Insured Person.

#### Insured Incidents

##### Bodily Injury

We will pay reasonable Costs and Expenses to negotiate for an Insured Person's legal rights against a party who causes the death of, or bodily injury to, an Insured Person.

##### What is not Covered by this Section

- A claim relating to any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident.
- Defending an Insured Person's legal rights but defending a counterclaim is covered.
- Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to the Insured Person.
- Clinical negligence.
- A claim where the Insured Person has failed to notify Us of the Insured Incident within a reasonable time of it happening and where this failure adversely the prospect of successfully recovering damages (or getting any other legal remedy that We have agreed to) or of making a successful defence.
- An incident or matter arising before the start of this section.
- Costs and Expenses incurred before Our written acceptance of a claim.
- Fines, penalties, compensation or damages which an Insured Person is ordered to pay by a court or other authority.
- A legal action that an Insured Person takes which We or the Representative have not agreed to, or where an Insured Person does anything that hinders Us or the Representative.
- A dispute with Us or ETI not otherwise dealt with under condition 7 below.
- Costs and Expenses arising from or relating to Judicial Review, coroner's inquest or fatal accident enquiry.
- Any legal action taken against the travel agent, tour operator or any of the insurers noted in this policy wording.
- Any legal costs an Insured Person has to pay under a contingency fee arrangement.
- A claim which is fraudulent, exaggerated or dishonest or where an allegation of dishonesty or violent behaviour has been made against an Insured Person.
- A claim relating to written or verbal remarks that damage an Insured Person's reputation.
- A claim intentionally brought about by an Insured Person.
- A claim directly or indirectly caused or resulting from any device failing to recognise, interpret, or process any date as its true calendar date.

#### Conditions which apply to this Section

- An Insured Person must:
  - keep to the terms and conditions of this section;
  - try to prevent anything happening that may cause a claim;
  - take reasonable steps to keep any amount We have to pay as low as possible.
  - send everything We ask for in writing;
  - give Us full and truthful details by phone or in writing of any claim as soon as possible and give Us any information We need.
- We can take over and conduct in the name of an Insured Person, any claim or legal proceedings at any time. We can negotiate any claim on behalf of an Insured Person.
  - An Insured Person is free to continue a Representative (by sending Us a suitably qualified person's name and address) if:
    - We agree to start legal proceedings and it becomes necessary for a lawyer to represent the interests of an Insured Person in those proceedings; or
    - there is a conflict of interest.
  - In all circumstances except those in 2(b) above, We are free to choose a Representative.
  - Any Representative will be appointed by Us to represent an Insured Person according to our standard terms of appointment, which may include a 'no win, no fee' agreement. The Representative must co-operate fully with Us at all times.
  - We will have direct contact with the Representative.
  - An Insured Person must co-operate fully with Us and the Representative and must keep Us up to date with the progress of the claim.
  - An Insured Person must give the Representative any instructions that We ask.
- An Insured Person must tell Us if anyone offers to settle a claim.
  - If an Insured Person does not accept a reasonable offer to settle a claim, We may refuse to pay further Costs and Expenses.
  - We may decide to pay the Insured Person the amount of damages that the Insured Person is claiming, or that is being claimed against them, instead of starting or continuing legal proceedings.
- An Insured Person must tell the Representative to have Costs and Expenses taxed, assessed or audited, if We ask for this.
  - An Insured Person must tell the Representative to have Costs and Expenses that We have to pay, and must pay Us any Costs and Expenses that are recovered.
- If the Representative refuses to continue acting for an Insured Person with good reason, or if an Insured Person dismisses a Representative without good reason, the cover We provide will end at once, unless We agree to appoint another Representative.
- If an Insured Person settles a claim or withdraws it without Our agreement, or does not give suitable instructions to a Representative, the cover We provide will end at once and We will be entitled to reclaim costs and expenses We have paid from the Insured Person.
- If there is a disagreement about the way We handle a claim that is not resolved through Our internal complaints procedure, the Insured Person can contact the Financial Ombudsman Service for help.
- We may at Our discretion, require an Insured Person to obtain, at their expense, an opinion from a lawyer or other suitably qualified

person chosen by the Insured Person and Us, on the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that an Insured Person will recover damages (or obtain any other legal remedy that We have agreed to) or make a successful defence, We will pay the cost of obtaining the opinion.

- 9) We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this section did not exist.
- 10) This section will be governed by English Law.
- 11) All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

#### Legal Advice Helpline

We provide this service 24 hours a day, seven days a week during the period of insurance.

To help Us check and improve Our service standards, We record all calls. Please do not phone Us to report a general insurance claim.

We will give an Insured Person confidential legal advice over the phone on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

We will not accept responsibility if the Helpline Service is unavailable for reasons We cannot control.

#### SECTION 16 MUGGING

##### What is covered:

For Standard or Premier policies only, We will pay You the sum of **£20 Standard/£40 Premier per complete 24 hours** for which You are hospitalised up to a maximum of **£200 Standard/£400 Premier** per each Insured Person, if You sustain actual bodily injury as a result of a mugging attack during the Period of Insurance resulting in medical treatment and necessitating admission to an overseas hospital, provided that:

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

##### What is not covered:

- a) You being under the influence of intoxicating liquor, drugs, substance/solvent abuse;
- b) Your intentional self injury or Your wilful exposure or Your deliberate acts;
- c) any claim if You have purchased Economy Cover;
- d) any claim if You have purchased a Long Stay policy;
- e) anything mentioned in the General Exclusions.

#### SECTION 17 HIJACK

##### What is covered:

For Premier policies only, We will pay You the sum of **£100 per complete 24 hours** up to a maximum of **£1,000** per each Insured Person if the aircraft or sea vessel in which You are travelling is hijacked for **more than 24 hours** on the original, pre-booked, outward journey or return journey.

##### What is not covered:

- a) any claim resulting from You acting in a way which could cause a claim under this Section;
- b) You must give Us a written statement from an appropriate authority confirming the hijack and how long it lasted;
- c) any claim if You have purchased Economy or Standard Cover;
- d) any claim if You have purchased a Long Stay policy;
- e) anything mentioned in the General Exclusions.

#### SECTION 18 DISASTER

##### What is covered:

For Premier policies only, We will pay You up to a maximum of **£1,000** per each Insured Person for the cost of providing other similar accommodation if Your booked accommodation cannot be lived in because of a fire, flood, earthquake or storm.

##### What is not covered:

- a) any expenses that You can get back from Your tour operator, airline, hotel or other provider of services;
- b) any expenses that You would normally have to pay during the period of Your journey/holiday;
- c) any claim resulting from You travelling against the advice of the appropriate national or local authority You must give Us a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
- d) any event that results in a claim under this section which was known about before You left from Your international departure point;
- e) Any claim where You have not provided Us with evidence of all the extra costs You had to pay;
- f) the £65 Policy Excess except where You have paid the Excess Waiver Premium;
- g) any claim if You have purchased Economy or Standard Cover;
- h) any claim if You have purchased a Long Stay policy;
- i) anything mentioned in the General Exclusions.

#### SECTION 19 WITHDRAWAL OF SERVICES

##### What is covered:

For Standard or Premier policies only, We will pay You the sum of **£25 per complete 24 hours** up to a maximum of **£250 Standard/£500 Premier** per each Insured Person, if You suffer withdrawal of water or electricity supplies continuously for **at least a 60 hour period** during Your Trip.

##### What is not covered:

- a) any claim that results from a strike or industrial action existing at the time this insurance was issued;
- b) any claim not supported by written confirmation from the tour operator or hotel;
- c) any claim if You have purchased Economy Cover;
- d) any claim if You have purchased a Long Stay policy;
- e) anything mentioned in the General Exclusions.

#### SECTION 20 DOMESTIC PETS

##### What is covered:

For Standard or Premier policies only, We will pay You the sum of **£20 Standard/£25 Premier per complete 24 hours** up to a maximum of **£100 Standard/£150 Premier**, for extra kennel or cattery fees if the departure of Your final inward international flight, sea crossing, coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train. **You must be delayed by at least 24 hours.**

##### Special conditions relating to claims.

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

##### What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- b) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- c) claims where You have not obtained written confirmation from the appropriate kennel or cattery confirming any extra charges;
- d) any claim arising in connection with a Trip solely within the Home Country;
- e) any kennel or cattery fees You pay outside the Home Country as a result of quarantine regulations;
- f) any costs related to domestic pets other than cats or dogs that You own;
- g) any claim if You have purchased Economy Cover;
- h) any claim if You have purchased a Long Stay policy;
- i) anything mentioned in the General Exclusions.

#### HOME COUNTRY COVER

(For residents within the European Union only within their Home country) If You have purchased a Standard/Premier Single Trip or Annual Multi-trip policy, this policy will cover You for each Trip You undertake solely within the Home Country provided You have pre-booked a **minimum of 2 consecutive nights** in paid accommodation away from Home. All conditions and exclusions (except where these are amended below) continue to apply to the sections mentioned.

#### SECTION 21 HOME COUNTRY MEDICAL TRANSFER

##### What is covered:

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

##### What is not covered:

- a) claims when We have not been contacted at the time You are hospitalised or when We have not given You Our prior authorisation that We will pay the costs;
- b) You being hospitalised less than 50 miles from Home;
- c) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions if You have any Pre-existing Medical Condition(s) which fall within the criteria listed in the Important Health Requirement at the commencement of the Period of Insurance;
- d) any claim if You have purchased Economy Cover;
- e) any claim if You have purchased a Long Stay policy;
- f) anything mentioned in the General Exclusions.

#### SECTION 22 ADDITIONAL ACCOMMODATION COSTS

##### What is covered:

For Standard or Premier policies only, in the event of a valid claim under Section 21 Home Country Medical Transfer, You are covered for additional accommodation and travelling costs as described in Section 4 Additional Accommodation & Travelling Costs.

##### What is not covered:

- a) any claim if You have purchased Economy Cover;
- b) any claim if You have purchased a Long Stay policy;
- c) anything mentioned in the General Exclusions.

#### OPTIONAL WINTER SPORTS COVER

This policy specifically excludes participating in or practising for certain Winter Sports and activities.

##### When are You covered for Winter Sports?

If You have purchased a Single Trip Standard or Premier Cover and are under 65 years of age You are covered when taking part in Winter Sports if You have paid the appropriate additional premium for the Period of Insurance.

If You have purchased an Annual Multi-trip Standard or Premier Cover and are under 65 years of age You can purchase Winter Sports for one Trip of up to 17, 24 or 31 consecutive days during the Period of Insurance when You have paid the appropriate additional premium.

This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip when You have paid the additional Winter Sports premium:

• Big foot skiing	• Mono skiing	• Sledding
• Cat skiing	• Off piste skiing or snow-boarding (within local ski patrol guidelines)	• Snow-blading
• Cross country skiing		• Snow-boarding
• Glacier skiing	• Skidooring	• Snow mobiling
• Ice hockey	• Skiing	• Tobogganing

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

• Heli boarding	• Lugging / bobsleighing	• Ski racing
• Heli skiing	• Ski acrobatics	• Ski stunting
• Ice speedway	• Ski jumping	

You are **not** covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call **Our Travel Helpline as quoted on Your certificate of insurance.**

##### What is covered?

Benefits under the sections of cover already described are extended to cover Winter Sports as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections in respect of Winter Sports. You must read these extensions in conjunction with sections 1-22 and refer back to them when appropriate for full cover details.

#### SECTION 23 CANCELLATION, CURTAILMENT OR TRIP INTERRUPTION

##### What is covered in addition to Section 6:

- Financial loss You suffer in connection with deposits You cannot recover, or for payments You have made (or have contracted to pay) for unused ski pass or ski school fees.
- If You are certified by a Medical Practitioner at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, We will pay You a proportionate refund in respect of charges for unused ski pass or ski school fees.

##### What is not covered:

- a) any claim if You have purchased Economy Cover;
- b) any claim if You have purchased a Long Stay policy;
- c) anything mentioned in the General Exclusions.

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

##### What is covered in addition to Section 10:

- For Standard or Premier policies only, We will pay You up to a maximum of **£1,000 Standard or £2,000 Premier** per each Insured Person if skis and ski equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip.
- For Standard or Premier policies only, We will pay You the sum of **£75 per complete 24 hours** up to a maximum of **£300** per each Insured Person if Your ski pass that You are carrying on Your person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a Trip.

Skis and ski equipment are covered against damage or loss whilst in use.

Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

##### Special conditions relating to claims.

You must take sufficient precautions to secure the safety of Your skis, ski equipment and ski pass and must not leave them Unattended at any time in a place to which the public has access.

##### What is not covered:

- a) the £50 Policy Excess if skis or ski equipment belonging to or hired to you is/are damaged, stolen, destroyed or lost (and not recovered) except where You have paid the Excess Waiver Premium;
- b) any claim if You have purchased Economy Cover;
- c) any claim if You have purchased a Long Stay policy;
- d) anything mentioned in the General Exclusions.

#### SECTION 25 SKI EQUIPMENT DELAY

##### What is covered:

For Standard or Premier policies only, if Your luggage is certified by the Carrier to have been misplaced on the outward journey of a Trip of **more than 12 hours**, then We will Pay You the sum of **£20 per complete 24 hours**, up to a maximum of **£200** per each Insured Person, for hire of replacement skis and ski equipment. You must provide Us with receipts and written confirmation from the Carrier confirming the delay.

##### What is not covered:

- a) any claim if You have purchased Economy Cover;
- b) any claim if You have purchased a Long Stay policy;
- c) anything mentioned in the General Exclusions.

#### SECTION 26 PISTE CLOSURE

##### What is covered:

For Standard or Premier policies only, if during a Trip You are prevented from skiing at the pre-booked resort for **more than 24 consecutive hours**, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will pay You the sum of **£20 per complete 24 hours** up to a maximum of **£240** per each Insured Person:

- For all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to ski; or
- As a cash benefit payable if no suitable alternative skiing is available.

##### What is not covered:

- a) claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- b) Trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- c) Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- d) any claim if You have purchased Economy Cover;
- e) any claim if You have purchased a Long Stay policy;
- f) anything mentioned in the General Exclusions.

## SECTION 27 AVALANCHE OR LANDSLIDE

### What is covered:

For Standard or Premier policies only, if, following avalanches or landslides, access to and from the ski resort is blocked or scheduled public transport services are cancelled or curtailed We will pay You the sum of **£20 per complete 24 hours** up to a maximum of **£240** per each Insured Person for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

### What is not covered:

- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

## OPTIONAL GOLF COVER

If You have purchased Standard or Premier Cover and have purchased a Single Trip policy, Golf Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days and the cover is shown on Your certificate.

If You have purchased Standard or Premier Cover and have purchased an Annual Multi-trip policy, You can purchase Golf cover for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium and the cover is shown on Your certificate.

## SECTION 28 GOLF EQUIPMENT

### What is covered:

For Standard or Premier policies only, We will pay You up to a maximum of **£1,000 Standard/£2,000 Premier** per each Insured Person, for Accidental loss, theft or of damage to Golf Equipment which You own.

Within this amount the following sub-limits apply:

- The maximum We will pay You for any one club or one piece of Golf Equipment, is **£250**. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay You, in total, for all articles lost, damaged or stolen in any one incident is limited to **£250** if You cannot provide satisfactory proof of ownership and value.

### Special conditions relating to claims.

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

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Golf Equipment, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the of the incident, You must report loss of Personal Luggage to the local Police or to the Carrier, as appropriate, (damage to Golf Equipment in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the Tour Operator representative.

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

### What is not covered:

- the £50 Policy Excess in respect of each and every claim except where You have paid the Excess Waiver Premium;
- more than £250 per single club or single item of Golf Equipment;
- Golf Equipment which is over three years old;
- any claim for loss or theft of Golf Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- loss, theft of, or damage to, Golf Equipment from checked-in luggage left in the custody of a Carrier and/or packed in luggage left in the baggage hold or storage area of a Carrier;
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- damage to, loss or theft of Golf Equipment, if it has been left:
  - unattended in a place to which the public have access; or
  - left in an unattended motor vehicle; or
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- any claim for damage to Golf Equipment whilst in use;
- any claim if You have purchased the Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

## SECTION 29 GOLF EQUIPMENT HIRE

### What is covered:

For Standard or Premier policies only, if Your own Golf Equipment is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period **more than 24 hours**, then We will pay You the sum of **£20 Standard/£30 Premier per complete 24 hours**, up to a maximum of **£200 Standard/£300 Premier** per each Insured Person, for hire or replacement Golf Equipment.

### Special conditions relating to claims.

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

### What is not covered:

- any claim arising in connection with a Trip solely within the Home Country;
- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

## SECTION 30 GREEN FEES

### What is covered:

For Standard or Premier policies only, We will pay You the sum of up to **£75 Standard/£100 Premier per complete 24 hours** up to a maximum of **£300 Standard/£400 Premier** per each Insured Person for the proportionate value of any non-refundable:

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

### Which are not used due to:

- You being involved in an Accident; or
- Your sickness; or
- adverse weather conditions which causes the closure of the golf course.

### What is not covered:

- any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared these to Us and We have written to You accepting them for insurance;
- claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming Your inability to play golf;
- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

## SECTION 31 - HOLE IN ONE COVER

### What is covered:

We will pay You the sum of **£100 Standard/£150 Premier** per each Insured Person in the event of You scoring a hole-in-one (gross) during Your holiday/trip.

### What is not covered:

- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

## SECTION 32 OPTIONAL TIMESHARE COVER

If You have purchased Standard or Premier Cover and have purchased a Single Trip policy, Timeshare Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days and the cover is shown on Your certificate.

If You have purchased Standard or Premier Cover and have purchased an Annual Multi-trip policy, You can purchase Timeshare cover for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium and the cover is shown on Your certificate.

### What is covered in addition to section 6:

- Timeshare Cancellation Charges: The management and exchange fees** You have paid or for which You are legally liable, **plus up to 5% of the original purchase price** of the contracted timeshare week(s) owned by You which are unused and are not recoverable from any other source in the event that You are unable to proceed with Your travel arrangements due to one of the stated covered reasons for cancellation.
- Timeshare Curtailment Costs:** The pro-rata proportion of the **management and exchange fees** You have paid or for which You are legally liable, **plus up to 5% of the original purchase price** of the contracted timeshare week(s) for the number of scheduled nights not spent overseas, in the event that You curtail Your trip as a result of one of the stated covered reasons for curtailment.

### What is not covered:

- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

## SECTION 33 OPTIONAL WEDDING COVER

If You have purchased Standard or Premier Cover and have purchased a Single Trip policy, Wedding Cover is included if You have paid the appropriate additional premium for the Period of Insurance and the cover is shown on Your certificate.

If You have purchased Standard or Premier Cover and have purchased an Annual Multi-trip policy, You can purchase Wedding cover during the Period of Insurance when You have paid the appropriate additional premium and the cover is shown on Your certificate.

### PERIOD OF INSURANCE

The Period of Insurance under section D (Photographs and Videos) commences on Your wedding day and shall terminate on Your return to Your normal place of residence or business in the Home country on completion of Your holiday. Cover under all other sections shall commence at the time of leaving Your Home or business (whichever is later) in the Home country and shall terminate on the return of the Trip as specified in the itinerary but shall not exceed the period stated in the Validation Certificate. In any event cover will commence no more than 24 hours prior to the booked departure time from the Home country and will cease no more than 24 hours after the booked return to the Home country. Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your country of departure once You commence Your Trip, and during Your return journey to Your Home.

### SECTION A - WEDDING RINGS

#### What is covered:

For Standard or Premier policies only, We will pay You up to a maximum of **£250 Standard/£500 Premier** per ring for any loss or damage to the Bride or Bridegroom's Wedding Rings, occurring within the Period of Insurance. We will pay for the repair, replacement or reinstatement of the lost or damaged ring at our option.

### SECTION B - WEDDING GIFTS

#### What is covered:

For Standard or Premier policies only, We will pay You up to a maximum of **£1,000 Standard/£2,000 Premier** per couple in the event of permanent loss or damage to your Wedding Gifts during the Period of Insurance, for the repair, replacement or reinstatement of the lost or damaged Wedding Gifts.

### SECTION C - WEDDING ATTIRE

#### What is covered:

For Standard or Premier policies only, We will pay You reasonable additional costs up to a maximum of **£1,500 Standard/£3,000 Premier** per couple in the event of permanent loss or damage to Your Wedding Attire during the Period of Insurance, if You have to:

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

#### What is covered (Applies to Sections A, B and C):

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

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

Payment will be on the basis of the current value of the items concerned, after a deduction for normal wear and tear and bearing in mind the age of the items.

You must take all normal precautions to secure the safety of Your Wedding Rings, Wedding Attire and Wedding Gifts, and must not leave them unsecured or outside Your reach or unattended at any time in a place to which the public have access.

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

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

#### What is not covered (Applies to sections A, B and C):

- any item loaned, hired or entrusted to You;
- any loss from an unattended motor vehicle if:
  - the items concerned have not been locked out of sight in a Secure Luggage Area;
  - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
  - no evidence of such entry is available;
- theft of Valuables from an unattended motor vehicle, luggage in transit, or from luggage left in the custody of the hotel;
- wear and tear, damage caused by moth or vermin, denting or scratching, atmospheric or climatic conditions, deterioration, depreciation or any process of dyeing or cleaning;
- confiscation or detention by Customs or other lawful officials and authorities;
- bonds, securities, stamps or documents of any kind, musical instruments, glass, china, antiques, pictures, coupons, personal organisers, portable telephones, televisions, portable CD and mini-disc players, vehicles or accessories, boats and/or ancillary equipment, samples or merchandise or business goods or specialised equipment relating to a trade or profession;
- damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- losses from a roof or boot luggage rack;
- the £50 Policy Excess except where You have paid the Excess Waiver Premium;
- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

### SECTION D - PHOTOGRAPHS AND VIDEOS

#### What is covered

For Standard or Premier policies only, We will pay You up to a maximum of **£750 Standard/£1,500 Premier** per couple for:

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

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

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

#### What is not covered:

- additional costs arising from any change to the specified time of which You are aware prior to the commencement of Your holiday;
- the cost of reprinting photographs or video(s) not owned or ordered by You;
- the £50 Policy Excess except where You have paid the Excess Waiver Premium;
- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.



## OPTIONAL BUSINESS COVER

If You have purchased Standard or Premier Cover and have purchased a Single Trip policy, business cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days.

If You have purchased Standard or Premier Cover and have purchased an Annual Multi-trip policy, You are covered when taking part in Business Trips for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium.

## SECTION 34 BUSINESS EQUIPMENT

### What is covered:

For Standard or Premier policies only, We will pay You up to a maximum of **£1,000** in total per Trip, for Accidental loss, theft or damage to Your Business Equipment. We will also pay for any emergency courier expenses You have incurred, in obtaining any Business Equipment which is essential to Your intended business itinerary.

The maximum We will pay You for any one article or samples is **£500**.

The maximum We will pay You for computer equipment is **£1,000**.

For Standard or Premier policies only, We will pay You up to a maximum of **£150 Standard/£200 Premier** in total per Trip for the purchase of essential items, if Your Business Equipment is delayed or lost in transit on Your outward journey for **more than 24 hours**.

### What is not covered:

- Your engaging in manual work in conjunction with any profession, business or trade during the Trip;
- the £75 Standard/£50 Premier Policy Excess except where You have paid the Excess Waiver Premium;
- more than £50 per single item, up to a maximum of £200 in total for any one claim if You are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss;
- wear tear or depreciation;
- any claim for loss or theft of Your Business Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent if You have not notified the airline or other carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- damage caused by the leakage of powder or liquid carried with Your Business Equipment;
- any breakage of fragile articles, unless the breakage is caused by fire or an Accident involving the vehicle in which You are being carried;
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- damage to, loss or theft of Your Business Equipment, if it has been left:
  - unattended in a place to which the public have access; or
  - left in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- any claim for Business Equipment delay, if You cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of the delay;
- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

## SECTION 35 BUSINESS EQUIPMENT HIRE

### What is covered:

For Standard or Premier policies only, if Your Business Equipment is lost, stolen, damaged, misdirected or delayed in transit by **more than 12 hours** We will pay You the sum of **£30 Standard/£50 Premier** for the cost of hiring the necessary Business Equipment **per complete 24 hours** You are without Your business equipment, up to a maximum of **£300 Standard/£500 Premier** in total per Trip.

### What is not covered:

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

## SECTION 36 BUSINESS MONEY

### What is covered:

For Standard or Premier policies only, We will pay You up to a maximum of **£1,000** in total under this Policy for the loss or theft of Your business money during Your Trip.

The maximum We will pay for cash is **£500**.

### What is not covered:

- the £75 Standard/£50 Premier Policy Excess except where You have paid the Excess Waiver Premium;
- any claim for loss or theft of business money if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- any claim, if the loss or theft of Your own Business Equipment occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- any loss if You have not taken reasonable steps to prevent a loss happening;
- loss or theft of business money that is:
  - not on Your person; or
  - not deposited in a safe, a safety deposit box or similar fixed container in Your Trip accommodation; or
  - loss or theft of business money that does not belong to:
    - Your employer; or
    - You, if You are self employed;
  - loss or theft of travellers cheques, if the issuer provides a replacement service;
  - depreciation in value, currency changes or shortage caused by any error or omission;
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- anything that can be replaced by the issuer;
- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

## SECTION 37 EMERGENCY COURIER EXPENSES

### What is covered:

For Standard or Premier policies only, We will pay You up to a maximum of **£200** if, after loss, theft or damage to your business equipment that is covered under Section 34 (Business Equipment) You incur emergency courier expenses to replace business equipment essential to your intended business trip. You must keep receipts for all courier expenses you incur.

### What is not covered:

- the £75 Standard/£50 Premier Policy Excess except where You have paid the Excess Waiver Premium;
- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

## SECTION 38 REPLACEMENT EMPLOYEE

### What is covered:

For Standard or Premier policies only, We will pay You up to a maximum of **£1,000 Standard/£1,500 Premier** for a return journey air ticket plus reasonable accommodation costs to enable a Business Associate, where necessary, to replace You in Your location outside the Home Country following Your medical repatriation or death during a Trip.

### What is not covered:

- the £75 Standard/£50 Premier Policy Excess except where You have paid the Excess Waiver Premium;
- any air travel costs in excess of a return economy/tourist class ticket;
- accommodation costs other than the cost of the room;
- any claim if You have purchased Economy Cover;
- any claim if You have purchased a Long Stay policy;
- anything mentioned in the General Exclusions.

## SECTION 39 OPTIONAL SPECIAL SPORTS & ACTIVITIES COVER

This policy specifically excludes participating in or practising for certain sports and activities. If You have purchased a Standard/Premier Single Trip or Annual Multi-trip policy, this policy will cover You when You are engaging in the following sports and activities in Table A on a non-competitive and non-professional basis during Your Trip:

### TABLE A

• Abseiling (within organiser's guidelines)	• Gliding (no cover for crewing or piloting)	• Organised safari without guns	• Sledding - pulled by horse or reindeer as a passenger
• Angling	• Golf	• Orienteering	• Snorkelling
• Archery	• Gymnastics	• Overland trips	• Softball
• Athletics	• Handball	• Parascending - over water	• Squash
• Badminton	• Haptathlon	• Racket ball	• Surfing
• Ballooning - hot air (organised pleasure rides only)	• Hiking / trekking / walking (below 4,000 metres)	• Rackets	• Table tennis
• Banana boating	• Hill walking up to 2,000 metres	• Rambling	• Ten pin bowling
• Baseball	• Horse riding (excl.)	• Ramping (within organiser's guidelines)	• Tennis
• Basketball	• Competitions / racing / jumping / hunting)	• Rings	• Trekking / walking / hiking (below 4,000 metres)
• Boardsailing	• Hot air ballooning (organised pleasure rides only)	• Roller skating / blading (wearing pads & helmets)	• Tubing
• Bowling	• Ice skating	• Rounders	• Tug of war
• Bungee jumping (within organiser's guidelines)	• Indoor climbing (on climbing wall)	• Rowing (except racing)	• Volley ball
• Canoeing (up to grade 2 rivers only)	• Kayaking (up to grade 2 rivers only)	• Running	• Wake-boarding
• Climbing (on a climbing wall only)	• Kite surfing	• Safari trekking in a vehicle (must be organised tour)	• Walking / hiking / trekking (below 4,000 metres)
• Cricket	• Marathon running	• Safari trekking on foot (must be organised tour)	• Water polo
• Curling	• Motor cycling (up to 125cc)	• Sail boarding	• Water-skiing
• Cycling	• Mountain biking	• Scuba diving to 30 metres (within organiser's guidelines)	• White water rafting (within organiser's guidelines)
• Deep sea fishing	• Netball	• Sea kayaking	• Wind-surfing
• Fell walking	• Non-Competitive Football / Soccer	• Skateboarding (wearing pads and helmets)	• Zorbing
• Fishing			
• Glacier walking			

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

### TABLE B

• Camel riding	• Jet boating (no racing)	• Shooting (within organiser's guidelines)
• Catamaran sailing (if qualified)	• Jet skiing (no racing)	• Small bore target shooting (within organiser's guidelines)
• Clay pigeon shooting	• Paint balling (wearing eye protection)	• War games (wearing eye protection)
• Dinghy sailing	• Rifle range shooting	• Yachting (if qualified)
• Go karting (within organiser's guidelines)	• Sailing / yachting inshore (recreational, no racing)	

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

### TABLE C

• American football	• Lacrosse	• Street hockey (wearing pads and helmets)
• Climbing up to 4,000 metres	• Langlauf	• Summer tobogganing
• Dry slope skiing	• Organised safari with guns	• Trampoline
• Endurance tests	• Outdoor endurance events	• Trekking / walking / hiking (above 4,000 metres)
• Fives	• Parascending - over land	• Trekking high altitude
• Football - American	• Rugby	• Walking / hiking / trekking (above 4,000 metres)
• High altitude trekking	• Sand dune surfing / skiing	• White water canoeing (up to grade 4 only)
• Hiking / trekking / walking (above 4,000 metres)	• Scuba diving between 30 metres - 50 metres (within organiser's guidelines)	
• Hockey	• Speed skating	

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

### TABLE D

• Fencing (within organiser's guidelines)	• Polo
• Gaelic football	• Sailing / yachting inshore (recreational, crewing, no racing)
• Hurling	• Sailing / yachting offshore (recreational, no racing)

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

### TABLE E

• Adventure racing	• Drag racing	• Martial Arts	• Professional sports of any kind
• Base jumping	• Flying (except passengers in licensed passenger carrying aircraft)	• Micro lighting	• Quad biking
• Biathlon	• Free mountaineering	• Modern pentathlon	• River bugging
• Big game hunting	• Hang gliding	• Motor cycle racing	• Rock climbing
• Black water rafting	• Harness racing	• Motor racing	• Rodeo
• BMX riding - stunt / obstacle	• High diving (over 5 metres)	• Motor rallying	• Roller hockey
• Bouldering	• Hunting (fox / drag)	• Mountaineering over 4,000 metres	• Shark diving (in cage)
• Boxing	• Jousting	• Parachuting	• Sky diving
• Canyoning	• Judo	• Paragliding / parapenting	• Speed trials / time trials
• Cave tubing	• Karate	• Parapenting / paragliding	• Time trials / speed trials
• Caving / pot holing	• Kendo	• Pot holing / caving	• Triathlon
• Climbing over 4,000 metres	• Manual Work	• Power boat racing	• Water ski jumping
• Cycle racing		• Powerlifting	• Weightlifting
• Cyclo cross			• Wrestling

Please refer to General Exclusions 16. If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline as quoted on Your certificate of insurance.

### What is covered:

Benefits under the sections of cover already described under Sections 1 - 22 are extended to cover Special Sports and Activities as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections. You must read these extensions in conjunction with all sections to which they relate and refer back to them when appropriate for full cover details.

## SECTION 40 SCHEDULED AIRLINE FAILURE

This cover is only included with the purchase of Standard and Premier levels of cover.

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by a consortium of Association of British Insurers member Companies Lloyds Syndicates.

The Insurer will pay up to £1,500 in total for each Person-Insured named on the Invoice and Airline Ticket for:

- Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure or
- In the event of Insolvency after departure:
  - Additional pro rata costs incurred by the Person-Insured in replacing that part of the flight arrangements to a similar standard to that originally booked or
  - If curtailment of the holiday is unavoidable - the cost of return flights to the United Kingdom, Isle of Man, Channel Islands or Ireland to a similar standard to that originally booked.

PROVIDED THAT in the case of a) and b) above where practicable the Person-Insured shall have obtained the approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set out below.

### The Insurer will not pay for:

- Scheduled flights not booked within the United Kingdom, Isle of Man, Channel Islands or Ireland prior to departure
- Any costs resulting from the Insolvency of:
  - Any scheduled airline which is insolvent or in respect of which any prospect of Insolvency is known at the date of issue of the Certificate
  - Any scheduled airline that is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
- The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked a scheduled flight
- Any loss for which a third party is liable or which can be recovered by other legal means.

## We Cover:

Any scheduled airline (not forming part of an inclusive holiday) booked in the UK in the event of the Insolvency of the airline for:

- All monies paid prior to flight departure in respect of airfare(s);
- The cost of a return airfare(s) to the UK or onward flight(s) in order to complete the pre-arranged journey at the same standard as booked.

## We Do Not Cover:

The booking agent or consolidator.

## GENERAL CONDITIONS APPLYING TO SECTIONS 1-39

1. You must declare to Us all Material Facts which are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us.
2. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
3. You must avoid needless self-exposure to peril unless You are attempting to save human life.
4. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
5. You must comply in full with the terms and conditions of this policy before a claim will be paid. Please read this policy carefully, and if You are unsure as to what is covered or excluded, contact the Travel Helpline as quoted on Your certificate of insurance.
6. In the event of an emergency or any occurrence that may give rise to a claim for more than £500 under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without Our prior consent. **Please Telephone Us first.**
7. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
8. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
9. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not to take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made.
10. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
11. In the event of a valid claim You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.
12. You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.
13. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
14. We may give 7 days notice of cancellation of this policy by recorded delivery to You at Your last known address. In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid, subject to there having been no known claims or losses.
15. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should contact the Citizens' Advice Bureau.
16. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Our behalf which are not covered under the terms and conditions of this policy.
17. This policy is subject to the Laws of England and Wales unless We agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.
18. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
19. When engaging in any sport or holiday activity (not excluded under General Exclusion 16) You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and protection.
20. Special Sports and Activities and Winter Sports are covered only if You have paid the appropriate additional premium required before departure from Your Home Country.
21. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities as safe. At all times You must satisfy yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to yourself and to others.

## GENERAL EXCLUSIONS APPLYING TO SECTIONS 1-39

### No section of this policy shall apply in respect of:

1. Any person who has reached the age of 90 years at the commencement of the Period of Insurance of a Single Trip policy, has reached the age of 80 years at the commencement of the Period of Insurance of an Annual Multi-trip policy or has reached the age of 70 years at the commencement of the Period of Insurance of a Long Stay policy.
2. Any person who has reached the age of 65 years at the commencement of the Period of Insurance when purchasing Economy cover.
3. Any person practicing in Winter Sports who has reached the age of 65 years at the commencement of the Period of Insurance.
4. Claims arising from a Material Fact or facts, which have not been disclosed to Us and accepted by Us in writing prior to the commencement of the Period of Insurance (or, in the case of Annual Multi-trip cover, prior to the commencement of any Trip).
5. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation's service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 14.
6. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
7. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a trip and replacing locks if you lose your keys.
8. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under Section 2 (Medical Emergency & Repatriation), Section 4 (Additional Accommodation & Travelling Costs), Section 6 (Cancellation, Curtailment & Trip Interruption) or Section 12 (Money & Passport)).
9. Any deliberately careless or deliberately negligent act or omission by You.
10. Any claim arising or resulting from Your own illegal or criminal act.
11. Needless self-exposure to peril except in an endeavour to save human life.
12. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of drug(s).
13. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
14. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
15. You engaging in any Special Sports and Activities or Winter Sports unless the appropriate Special Sports & Activities or Winter Sports extension premium required has been paid.
16. You engaging in or practising for the following sports and activities: Adventure racing, Base jumping, Biathlon, Big game hunting, Black water rafting, BMX riding - stunt / obstacle, Bobsleighing / luge, Bouldering, Boxing, Canyoning, Cave tubing, Caving / pot holing, Climbing over 4,000 metres, Cycle racing, Cyclo cross, Drag racing, Flying (except passengers in licensed passenger carrying aircraft), Free mountaineering, Hang gliding, Harness racing, Heli boarding, Heli skiing, High diving (over 5 metres), Hunting (fox / drag), Ice speedway, Jousting, Judo, Karate, Kendo, Luge / bobsleighing, Manual work, Martial arts, Micro lighting, Modern pentathlon, Motor cycle racing, Motor racing, Motor rallying, Mountaineering over 4,000 metres, Parachuting, Paragliding / parapenting, Parapenting / paragliding, Pot holing / caving, Power boat racing, Powerlifting, Professional sports of any kind, Quad biking, River bugging, Rock climbing, Rodeo, Roller hockey, Shark diving (in cage), Ski acrobatics, Ski jumping, Ski racing, Ski stunting, Sky diving, Speed trials / time trials, Time trails / speed trials, Triathlon, Water ski jumping, Weight lifting, Wrestling or any other sports not mentioned in this policy unless cover has been accepted by Us in writing prior to the commencement of the Period of Insurance. **If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline as quoted on Your certificate of insurance.**
17. Participation in any organised competition involving any Special Sports and Activities or Winter Sports.
18. You fighting except in self-defence.
19. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warfare operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under Section 2 (Medical Emergency & Repatriation) and Section 14 (Personal Accident).
20. You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.

21. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
22. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date - except under Section 2 (Medical Emergency & Repatriation), and Section 14 (Personal Accident).
23. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus - except under Section 2 (Medical Emergency & Repatriation), and Section 14 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
24. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip, if You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
25. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.
26. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by us or by anybody else (whether or not recommended by us and/or acting on our behalf) unless negligence on Our part can be demonstrated.

## MAKING A CLAIM ON YOUR RETURN HOME

### FOR CLAIMS RELATING TO SECTIONS 1 - 39

First, check Your Certificate and the appropriate Section of Your policy to make sure that what You are claiming for is covered.

To make a claim under the Legal Expenses section, please phone Us on 0117 934 2000. We will ask You about Your legal dispute and if necessary call You back at an agreed time to give You legal advice.

If Your dispute needs to be dealt with as a claim under the legal expenses section, We will give you a claim reference number. At this point We will not be able to tell You whether You are covered but We will pass the information You have given Us to our claims-handling teams and explain what to do next.

If You prefer to report Your claim in writing, You can send it to Our Claims Department at the following address:  
Claims Department, DAS Legal Expenses Insurance Company Limited DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

Or You can e-mail Your claim to Us at [newclaims@das.co.uk](mailto:newclaims@das.co.uk)

Please do not ask for help from a lawyer or anyone else before We have agreed. If You do, We will not pay the costs involved even if We accept the claim.

Claims forms for other sections of cover can be obtained from [www.eaclaims.co.uk](http://www.eaclaims.co.uk) Alternatively telephone Our Claims Helpline on 00 44 (0)844 338 6467 to obtain a claim form, giving Your name and Certificate number, and brief details of Your claim.

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

**For Single Trip policies, please quote 10P04**

**For Annual Multi-Trip policies, please quote 10P05**

**For Long Stay policies, please quote 10P06.**

All claims must be notified within 28 days of Your return on a policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant section of Your policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form. We recommend you use registered post.

In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account. Provided that payment is remitted to the bank account designated by You, Europ Assistance shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

### Important notice

Under the new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if any of the following happen:

#### 1 Denied boarding and cancelled flights

If You check in on time but You are denied boarding because there are not enough seats available or if Your flight is cancelled, the Carrier must offer You financial compensation.

#### 2 Long delays

If Your flight is delayed for more than five hours, the airline must offer to refund Your ticket.

#### 3 Luggage

If Your checked-in luggage is damaged or lost by an EU airline, You must claim compensation from the Carrier within seven days. If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return.

## FOR CLAIMS RELATING TO SCHEDULED AIRLINE FAILURE

Claims Procedure:- International Passenger Protection claims only-any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

IPP Claims Office  
IPP House, 22-26 Station Road  
West Wickham  
Kent BR4 0PR.  
United Kingdom  
Telephone: +44 (0)20 8776 3752  
Facsimile: +44 (0)20 8776 3751  
Email: [info@iplondon.co.uk](mailto:info@iplondon.co.uk)  
Website: [www.iplondon.co.uk](http://www.iplondon.co.uk)

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

## CUSTOMER SATISFACTION

### Our Promise of Service:

#### Legal Expenses Claims:

We will always try to give You a quality service. If You think We have let you down, please write to Our Customer Relations Department at Our Head Office address shown below.  
Or You can phone Us on 0117 934 0066 or email Us [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)  
Details of Our internal complaint-handling procedures are available on request.

#### Our Head and Registered Office is:

DAS Legal Expenses Insurance Company Limited  
DAS House  
Quay Side  
Temple Back  
Bristol  
BS1 6NH.  
Registered in England and Wales, number 103274.

DAS Legal Expenses Insurance Company Limited are authorised and regulated by the Financial Services Authority.

#### Other Claims:

We aim to provide a first class service at all times. However, if You have a complaint You should contact Us in the first instance at:  
Quality Department, Europ Assistance Holdings Limited, Sussex House,  
Perrymount Road, Haywards Heath, West Sussex RH16 1DN  
Telephone: 00 44 (0) 844 388 5799 or e-mail on: [quality@europ-assistance.co.uk](mailto:quality@europ-assistance.co.uk)

If We cannot give You a final decision by four weeks from the day We receive Your complaint We will explain why and tell You when We hope to reach a decision.

Our decision is final and based on the evidence presented. If You feel that there is any new evidence or information that may change Our decision, You have the right to make an appeal.

#### Sections of cover 1 - 39

If Your complaint is not dealt with to Your satisfaction, You should then write to:

Managing Director  
ETI International Travel Protection  
Albany House  
14 Bishopric  
Horsham  
West Sussex  
RH12 1QN

If You are not satisfied with the results of Our investigation, You have the right to refer Your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at:

South Quay Plaza,  
183 Marsh Wall,  
London E14 9SR  
Telephone: 00 44 (0) 845 080 1800.

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the complaints procedure before the FOS will consider Your case.

#### Complaints about scheduled airline failure

For complaints regarding your claim;

Call 020 8776 3750 or write to:  
International Passenger Protection Limited,  
IPP House,  
22-26 Station Road,  
West Wickham,  
Kent BR4 0PR  
or Email: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)

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

It is IPP's policy to acknowledge any complaint, advise you of who is dealing with your concerns and attempt to address them, all within 5 working days.

If IPP's investigations take longer, a full response or an explanation of IPP's position with time-scales for a full response, will be given within four weeks.

Having followed the above procedure, if you are not satisfied with the response you may write to the lead insurer on behalf of the Panel of insurers at:

Managing Director,  
ETI,  
Albany House,  
14 Bishopric,  
Horsham RH12 1QN

In addition, you have the right to contact the Financial Ombudsman Service at the following address:

Insurance Division,  
Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall, London E14 9SR  
Telephone: 0845 080 1800 or  
Email: [enquiries@financialombudsman.org.uk](mailto:enquiries@financialombudsman.org.uk)

Please make sure that you always quote your policy number to help your enquiry be dealt with efficiently. Making a complaint will not affect your right to take legal action.

#### ALL OTHER CLAIMS - REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEDURE.

This Certificate is only a summary of the protection provided. A copy of Master Policy wording providing full details of the terms and conditions of this Insurance is available from the Policyholder upon request.

## CANCELLATION PROVISIONS

**Right to return the insurance document** Unless Your Trip will be completed within 14 days of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid and will recover from you any payments we have made.

**Cancellation by the Insured Person** If You subsequently give notice in writing or by telephone to Us to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling - Off Period the premium will be refunded in full less any sum that We have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling - Off Period and You have not made a claim or sought assistance under the policy then You will be entitled to a pro rata refund of premium in accord with the remaining term of the policy less an administration fee.

**Cancellation by Us** We may give 7 days notice of cancellation of this policy by recorded delivery letter to You at Your last known address.

**Premium position upon cancellation by Us**, or in respect of an Annual Multi-trip policy following the death of the Insured Person (except when the subject of a claim occurring in the course of a Trip):

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate.

If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

**Effective time of cancellation** This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

## DATA PROTECTION ACT 1998 NOTICE

We collect and maintain personal information in order to underwrite and administer the policies of insurance that We issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this policy.

Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether We hold Your information on paper or in electronic form.

Enquiries in relation to data held by Europ Assistance Holdings Limited should be directed to the Customer Contact Centre Manager, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

## TRAVEL CHECKLIST

Before You travel, You should ask yourself the following:

- Do You have any Pre-existing Medical Conditions?

If You have answered 'Yes' to the above question, You should refer to the Important Health Requirements.

- If You have purchased an Annual Multi-trip policy, will the duration of any Trip exceed 31 consecutive days?
- Do You intend to engage in any Winter Sports whilst on Your Trip?
- Do You intend to play golf whilst on Your Trip?
- Do You intend staying in Your timeshare property whilst on Your Trip?
- Do You intend to get married whilst on Your Trip?
- Is your trip for business purposes?
- Do You intend to engage in any Special Sports or Activities whilst on Your Trip?
- Do you have any pre-existing medical conditions?

If You have answered 'Yes' to any of these questions, or want to check anything before You travel, You should contact Our Travel Helpline as quoted on Your certificate of insurance.

## IF YOU ARE DEAF OR HARD OF HEARING

The following number is available for deaf, hard of hearing and speech impaired customers who have access to a minicom telephone: 00 44 (0) 1444 450389.

## CONTACT NUMBERS

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

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

**For Single Trip policies, please quote 10P04**  
**For Annual Multi-Trip policies, please quote 10P05**  
**For Long Stay policies, please quote 10P06.**

Travel Helpline (Non-claims)	As quoted on Your certificate of insurance
Travel Assistance	00 44 (0) 844 338 6466 or 00 44 (0) 1444 442565 Fax: 00 44 (0) 1444 415887
Medical Emergency & Repatriation	00 44 (0) 844 338 6466 or 00 44 (0) 1444 442565 Fax: 00 44 (0) 1444 410102
Spanish Medical Network Helpline (mainland Spain and the Balearic Islands)	00 44 (0) 1444 442077 Fax: 00 44 (0) 1444 410102
Legal Advice & Legal Expenses Claims	00 44 (0)117 934 2000
Claims Helpline	00 44 (0)844 338 6467

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.