

INTRODUCTION TO YOUR POLICY

This policy has been arranged by Rock Insurance Services Limited who collects and holds premium as agents of the Insurers. Rock Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA registration number is 300317. You can check the regulatory status of Rock Insurance Services Limited by visiting www.fsa.gov.uk/register or by telephoning 0845 606 1234.

This policy contains a number of different sections offering different types of cover supplied by a number of different Insurers, that Rock Insurance Services has brought together to offer a choice of cover for You.

It will depend on the choice of cover, upgrade options and premium You have paid as to which Sections of Cover in this policy wording are relevant to You.

You will not receive advice or a recommendation in connection with the purchase of Your insurance. You will need to make Your own choice about the policy.

You have the right to cancel this insurance should it not meet Your needs within 14 days from either the date of purchase or receipt of Your Certificate of insurance, whichever is later, and provided that You have not already travelled.

If You do decide to cancel the policy then Your premium will be refunded in full, provided no claims have been made or no incidents have occurred that may give rise to a claim.

This policy will suit the demands and needs of an individual or group who can meet the medical criteria contained within the Important Health Requirements Section of this policy.

You should read the important conditions and exclusions to ensure that this policy is right for You.

Specifically You should note that the policy may not be applicable if:

- You reside outside the European Union;
- You are over the age of 79 years old when You purchase the Annual policy;
- You require Winter Sports cover but are over the age of 65;
- You have pre-existing medical conditions that do not meet the medical criteria.

Please be aware that You are responsible for making us aware of all material facts which may affect the assessment and acceptance of risk of being insured. You must inform us if there are any changes to Your medical conditions as this may affect Your ability to be covered under this policy.

If You are in any doubt about any aspect of this policy wording and how it relates to You please contact us using the telephone number on Your Certificate of insurance.

We always aim to provide a first class service. However if You have any cause for complaint, any enquiry should be addressed in the first instance to The Compliance Manager, Rock Insurance Services Limited, Suite A, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ or email admin@rockinsurance.com. Should You remain dissatisfied You may have the right to ask the Financial Ombudsman Service to review Your complaint.

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We are unable to meet Our obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at www.fscs.org.uk.

10 THINGS TO DO BEFORE YOU GO

1. Check the Foreign and Commonwealth Office (FCO) travel advice online at www.fco.gov.uk or phone 0845 850 2829.
2. Get travel insurance and check that the cover is appropriate.
3. Get a good guidebook and get to know the place You are going to. Find out about local laws and customs.
4. Make sure You have a valid passport and any visas You need.
5. Check what vaccinations You need at least six weeks before You go.
6. Check to see if You need to take extra health precautions (visit www.dh.gov.uk/en/publichealth).
7. Make sure whoever You book Your Trip through is a member of the Association of British Travel Agents (ABTA) or the Air Travel Organisers' Licensing scheme (ATOL).
8. Photocopy Your passport, insurance policy, 24-hour emergency numbers and Your ticket details and leave copies with family and friends.
9. Take enough money for Your trip and some back-up funds, for example, traveller's cheques, sterling or US dollars.
10. Tell Your family or friends where You will be staying and what You plan to do, and give them a way of contacting You (such as an e-mail address).

IMPORTANT

Under the new travel directive from the European Union (EU), You are entitled to claim compensation from Your airline if any of the following happens:

1. **You are not allowed to board or Your flight is cancelled:** If You check-in on time but You are not allowed to board because there are too many passengers for the number of seats available or Your flight is cancelled, the airline operating the flight must offer You financial compensation.
2. **There are long delays:** If You are delayed for two hours or more, the airline must offer You meals and refreshments, hotel accommodation and communication facilities. If You are delayed for more than five hours, the airline must also offer to refund Your ticket.
3. **Your baggage is damaged, lost or delayed:** If Your checked-in baggage is damaged or lost by an EU airline, You must make a claim to the airline within seven days. If Your checked-in baggage is delayed, You must make a claim to the airline within 21 days of when You get Your baggage back.
4. **You are injured or die in an accident:** If You are injured in an accident on a flight by an EU airline, You may claim damages from the airline. If You die as a result of these injuries Your family may claim damages from the airline.
5. **You do not receive the services You have booked:** If Your tour operator does not provide the services You have booked, for example, any flights or a part of Your package holiday, You may claim damages from the tour operator. You can download more details from http://ec.europa.eu/transport/passengers/air/air_en.htm

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SECTION A - YOUR TRAVEL INSURANCE 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 the 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.

YOUR TRAVEL POLICY

This insurance is underwritten by Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima, 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Company number: FC021974. Branch Number BR008042. Trading under the name Mapfre Asistencia.

Mapfre Asistencia are authorised by Direccion General de Seguros and subject to limited regulation by the Financial Services Authority. Details about the extent of Our regulation by the Financial Services Authority are available from Us on request. Our Financial Services Authority Registration number is 203041.

You can visit the Financial Services Authority website, which includes a register of all regulated companies, at www.fsa.gov.uk/register or You can telephone them on 0845 606 1234.

This Policy Wording sets out in full details of the cover provided and is only valid if attached to a Policy Schedule (also referred to as the schedule herein) showing the sums insured and limits of the insurance provided and detailing the premium, geographical area, period of cover and persons insured.

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

YOUR CERTIFICATE (VALIDATION) NUMBER

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 shown in Table E in the Special Sports and Activities section. Your policy includes certain Special Sports and Activities as shown in Tables A & B. Special Sports and Activities shown in Table C & D however can only be included by extending cover (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 80 years at the commencement of the Period of Insurance for Annual policies. 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 Trip in the Meaning 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. If You have purchased a One Way Trip a return ticket is not required but the cover is limited, please see the definition in the Meaning of Words.

- **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 the case of an 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 section.

- **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 policy. 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.

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 discretion, 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 awaiting 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 the section 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 24-hour telephone number shown after the appropriate section of cover. Give Your name, insurance details, policy 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 the case of an 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) 207 748 0677 within 48 hours.

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 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).

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 EHIC to effectively reduce the cost of Your medical treatment or medicines.

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 the section Medical Emergency & Repatriation or the section 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

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 terms and conditions.

Civil Partner: A Civil Partner is someone who has entered into a formal agreement with the Insured Person (known as a 'civil partnership') as a same sex partner so that they have the same legal status as a married couple.

Close Relative: Spouse, Civil Partner 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.

Cruise: A Trip where You spend extended periods living on a ship and which is not an excursion taken as part of Your holiday.

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, Civil Partner or Common Law Partner, and their dependent children under 18 years of age up to a maximum of 4.

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

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 being not more than 79 years of age for Annual policies.

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 eyes. 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 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 the section 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, Business Associate, 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.

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 section Cancellation, Curtailment and Trip Interruption 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 Ski Equipment and Golf Equipment where You have paid the appropriate additional premium and You have taken out Standard or Premier cover).
- 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 the section 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 the sections Medical Emergency & Repatriation, Emergency Dental Treatment and 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.

Redundancy, Redundant: You becoming unemployed under the Protection of Employment Act. You must have been given a Notice of Redundancy and qualify for payment under the current redundancy payments legislation.

The following are not included in the definition:

- Any employment which has not been continuous and with the same employer;
- Any employment which is not on a permanent basis;
- Any employment which is on a short term fixed contract;
- Any instance where You had reason to believe that You would be made redundant at the time of booking Your 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.

Ski Equipment: Skis, ski bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots, owned or hired by You.

Special Sports and Activities: The activities listed under the 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 75 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 76 and 79 years old at the commencement of the Period of Insurance the maximum Trip duration will be a maximum of 31 consecutive days (reduced to 24 days for Zone 5).
- Note 4: If you are over 79 years old at the commencement of the Period of Insurance the maximum Trip duration will be a maximum of 22 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 (reduced to 21 days for Zone 5).
- 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 pre-booked at least one night 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

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.

Valuables: 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; 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: Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima, trading under the name MAPFRE ASSISTANCE, Mapfre House, 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Company number: FC021974. Branch Number BR008042.

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 of Insurance 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 being not more than 79 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 the section Medical Emergency &

Repatriation will be increased to £250 and the application of the Excess Waiver will not delete this increased excess.

You may upgrade Your travel insurance coverage by purchasing any of the following upgrades prior to commencement of Your Trip and dependant on the level of cover You have purchased:

- **Optional Winter Sports Cover**
Your policy can be extended, subject to certain limitations, for Winter Sports cover. Please refer to the Optional Winter Sports Cover section in this policy for full details.
- **Optional Upgrade for Armed Forces Cancellation Cover**
Your policy can be extended under Section 6 Cancellation, Curtailment and Trip Interruption, subject to certain limitations, to cover Your unexpected military posting or call to duty.
- **Optional Golf Cover**
Your policy can be extended, subject to certain limitations, for Golf cover. 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 Upgrade for Motorcycles up to 1,500cc**
Your Policy can be extended on payment of an additional premium to cover motorcycles from 125cc to 1,500cc subject to the following conditions:
 - You have held a **full** motorcycle licence for at least 3 years; and
 - You have **not** had to claim under your motorcycle insurance in the last 3 years; and
 - You have **not** had any convictions in the last 3 years.
- **Optional Special Sports and Activities Cover**
Some Special Sports and Activities are automatically covered within the policy. Your policy can be extended, subject to certain limitations, to cover additional Special Sports & Activities. Please refer to the optional Special Sports & Activities cover section in this policy for full details.

SECTION 1 PERSONAL ASSISTANCE SERVICES

If You need to use any of the following services, please phone 00 44 (0) 207 748 0677. We will pay the administration and delivery costs, up to a maximum of **£250** for each Trip. We can help You with the following.

Information about Your destination

We can provide information on:

- current visa and entry permit requirements for any country (if You have a passport from a country other than the UK, We may need to refer You to the UK Embassy or Consulate of that country);
- current requirements for vaccinations for any country in the world and advice on current World Health Organisation warnings;
- arranging relevant vaccinations before Your Trip abroad (We will not pay for these vaccinations);
- climate;
- local languages;
- time differences;
- main bank opening hours, including whether or not there is a bank holiday during Your Trip; and
- motoring restrictions, regulations, Green Card and other insurance issues.

Transferring emergency funds

This service is separate from any insurance claim You make and is dependent on You giving us permission to charge Your debit card or credit card for the amount of the transfer in advance of Us transferring the money. We will transfer emergency funds if You need them urgently. You can use this service when You are not able to use Your normal financial and banking arrangements. Under this policy We can transfer up to £500 from Your debit or credit card for each Trip. If You are unable to give us permission to charge Your debit card or credit card then You must make other arrangements to put the money into Our account in the UK prior to us making the transfer.

Messages

We will send two urgent messages to a family member or work colleague in Your home area after an illness, accident or a delay.

Replacing drugs

We will help You replace any drugs or medication You have lost, or prescription glasses or contact lenses You have lost or broken if You cannot get them

overseas. If You need a blood transfusion, We can find You blood that is compatible and deliver it to You.

We will not pay the cost of any items or blood (unless You are insured under another section of this policy), or the costs of providing any medication You have forgotten to take on the Trip.

Medical treatment

We will give You the names and addresses of local doctors, hospitals, clinics and dentists when You need tests or minor treatment. If any other treatment is involved, You must contact us as soon as possible, before You have to pay high charges.

If Your child (aged under 18 years) who has been left at home becomes ill or gets injured, We can provide medical advice and monitor the situation until You return home.

Finding lost luggage

If the carrier loses or misplaces Your luggage during Your Trip, and they have failed to solve the problem, We will help find and deliver Your luggage to You. You will need to tell us Your luggage tag number.

Replacement travel documents

We will help You replace any tickets or travel documents that You lose or that are stolen, and give You advice about suitable travel offices. We will not pay the cost of any items insured under another section of this policy.

Homecall referral

If Your home is damaged during Your Trip, We can arrange for a repairer from Our list of Mapfre Assistance-approved tradesmen to contact You so that they can carry out repairs while You are away. They can repair the domestic plumbing or drainage system, the domestic gas or electricity supply, the roofing, outside locks, doors or windows, or the heating system. You can phone us for help up to seven days after You have returned home from a Trip.

You will be responsible for paying all charges for the repair, including any call-out fee, and You should make arrangements to pay the repairer or us 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:

- a) costs in excess of **£500** which have not been authorised by Us in advance (see Important Notes);
- b) 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;
- c) any pre-planned, pre-known or expected medical treatment or diagnostic procedure;
- d) treatment which, in the opinion of Our medical officer, can reasonably be delayed until Your return to the country of departure;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- f) 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;
- g) 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;
- h) treatment for cosmetic purposes unless Our medical officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- i) expenses incurred as a result of a tropical disease when You have not

had the recommended inoculations and/or taken the recommended medication;

- j) any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- k) any costs where the transportation Home has not been arranged by Us;
- l) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- m) air-sea rescue and transfer costs;
- n) 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;
- o) any costs incurred when engaging in Special Sports and Activities included in Table C & Table D unless You have paid the appropriate Special Sports & Activities premium;
- p) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- q) 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 the case of an 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) 207 748 0677

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:

- a) the costs of any subsequent permanent or routine treatment;
- b) any pre-planned, pre-known or expected dental treatment or diagnostic procedure;
- c) treatment which, in the opinion of Our medical officer, can reasonably be delayed until Your return to the country of departure;
- d) any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- e) normal wear and tear;
- f) any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- g) any damage to dentures, other than whilst being worn by You;
- h) dental treatment involving the provision of dentures or the use of precious metals;
- i) any costs incurred in the Home Country;
- j) 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;
- k) any costs incurred when engaging in Special Sports and Activities included in Table C & Table D unless You have paid the appropriate Special Sports & Activities premium;
- l) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- m) 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 the section 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 the sections Medical Emergency & Repatriation and 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 Economy or Standard cover;
- 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 section Travel Delay cover.

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 this section 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 Trip Interruption, 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 (GP) 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;
- h) change of plans due to Your financial circumstances except if You are made Redundant and qualify for Redundancy payment under current EU legislation;
- i) 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);
- j) any costs relating to airport taxes or air passenger duty. You should obtain a refund from Your Carrier for such charges;
- k) any cancellation, Curtailment or Trip interruption caused by work commitment or amendment of Your holiday entitlement by Your employer;
- l) 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;
- m) prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
- n) 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;
- o) the cost of this policy;
- p) 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 **£10 Standard/£20 Premier** per each Insured Person **for the first 12 hours** Your departure is delayed and a further **£10 Standard/£20 Premier** per each Insured Person **for each subsequent full 12 hours delay**, up to a maximum of **£100 Standard/£300 Premier** 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 the section Cancellation, Curtailment & Trip Interruption up to a maximum of **£1,500 Standard/£5,000 Premier** 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:

- 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) 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;
- c) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- d) any claim if You have purchased Economy cover;
- e) 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.

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 and assist 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.

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:

- a) 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;
- b) claims due to You allowing insufficient time to complete Your journey to the departure point;
- c) 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;
- d) additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- e) immobilisation or loss of any vehicle You have taken abroad on Your Trip;
- f) any claim if You have purchased Economy cover;
- g) 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:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- b) 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;
- c) additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;

- d) claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges other than additional fuel and oil;
- e) claims under this section in addition to claims under the section for Travel Delay;
- f) claims due to You allowing insufficient time to complete Your journey to the departure point;
- g) any claim if You have purchased Economy cover;
- h) 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 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:

- a) any item loaned, hired or entrusted to You;
- b) 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;
- c) theft of Valuables from an Unattended motor vehicle;
- d) 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;
- e) electrical or mechanical breakdown or derangement of the article insured;
- f) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- g) confiscation or detention by Customs or other lawful officials and authorities;
- h) 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;
- i) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- j) 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;
- k) sports' gear whilst in use;
- l) equipment used in connection with any Winter Sports or Special Sports and Activities Table C & D unless You have paid the appropriate additional premium to extend Your policy;
- m) loss or theft of or damage to Money;
- n) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this section);
- o) the £100 Economy/£85 Standard/£65 Premier Policy Excess except where You have paid the Excess Waiver premium;
- p) 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:

- a) any claim arising in connection with a Trip solely within the Home Country;
- b) any claim if You have purchased Economy cover;
- c) 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 that 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:

- a) shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- b) anything that can be replaced by the issuer;
- c) the replacement cost of the passport;
- d) the £100 Economy/£30 Standard or Premier Policy Excess for Money except where You have paid the Excess Waiver premium;
- e) the £85 Standard/£65 Premier Policy Excess for passport except where You have paid the Excess Waiver premium;
- f) any claim for passport if You have purchased Economy cover;
- g) 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:

- a) injury to, or the death of, any member of Your family or household, or any person in Your service;
- b) property belonging to, or held in trust by You or Your family, household or servant;
- c) 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);
- d) any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- e) 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;
- f) liability or material damage for which cover is provided under any other insurance;
- g) accidental injury or loss not caused through Your negligence;
- h) 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;
- i) 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);
- j) any claim arising in connection with a Trip solely within the Home Country;
- k) the £100 Policy Excess if You have purchased Economy cover except where You have paid the Excess Waiver premium;
- l) 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:

- a) injury not caused solely by outward, violent and visible means;
- b) Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- c) disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- d) any payment per Insured Person in excess of £10,000 Economy or Standard/£25,000 Premier;
- e) 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;
- f) 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;
- g) 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);
- h) anything mentioned in the General Exclusions.

SECTION 15 LEGAL PROTECTION

What is covered:

We will pay up to **£25,000** (but not more than **£50,000** in total for all Insured Persons) for Your legal costs and expenses incurred to claim for compensation or damages if You are injured or You die during the period of Your Trip.

What is not covered:

- a) the excess shown in the schedule of benefits & limits per Insured Person;
- b) costs or expenses that We have not agreed to;
- c) any claim not reported to us within 180 days after the event giving rise to the claim;
- d) any claim against a travel agent, tour operator or Carrier or Us or Alpha Underwriting Ltd
- e) actions between members of the same family or household, or actions to enforce a judgement or legally binding decision;
- f) any claim where We consider that Your prospects of success in achieving a reasonable benefit are insufficient or where the cost of the action could be more than the settlement;
- g) anything mentioned in the General Exclusions

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) 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) 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 any 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) 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:

- any claim that results from a Strike or Industrial Action existing at the time this insurance was issued;
- any claim not supported by written confirmation from the tour operator or hotel;
- any claim if You have purchased Economy cover;
- 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:

- claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- claims where You have not obtained written confirmation from the appropriate kennel or cattery confirming any extra charges;
- any claim arising in connection with a Trip solely within the Home Country;
- any kennel or cattery fees You pay outside the Home Country as a result of quarantine regulations;
- any costs related to domestic pets other than cats or dogs that You own;
- any claim if You have purchased Economy cover;
- 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 prebooked a **minimum of 1 night** in paid accommodation away from Home. All conditions and exclusions (except where these are amended below) continue to apply to the policy.

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:

- 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;
- You being hospitalised less than 50 miles from Home;
- 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 if You have purchased Economy cover;
- 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:

- any claim if You have purchased Economy cover;
- 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 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	• Off piste skiing or snow-boarding (within local ski patrol guidelines)	• Snowblading/skiboarding
• Cat skiing	• Skidooing	• Snowboarding
• Cross country skiing/Nordic skiing	• Skiing	• Snowmobiling
• Glacier skiing	• Sledging	• Tobogganing
• Ice hockey		
• Mono skiing		

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	• Lugeing/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. 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 1-38 and refer back to them when appropriate for full cover details.

SECTION 23 CANCELLATION, CURTAILMENT & 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:

- any claim if You have purchased Economy cover;
- anything mentioned in the General Exclusion

SECTION 24 SKIS, SKI EQUIPMENT & SKI PASS

What is covered in addition to section 10:

- 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.
- 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:

- 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) anything mentioned in the General Exclusions.

SECTION 25 SKI EQUIPMENT DELAY

What is covered:

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) anything mentioned in the General Exclusions.

SECTION 26 PISTE CLOSURE

What is covered:

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) anything mentioned in the General Exclusions.

SECTION 27 AVALANCHE OR LANDSLIDE

What is covered:

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:

- a) any claim if You have purchased Economy cover;
- b) 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:

We will pay You up to a maximum of **£1,000 Standard/£2,000 Premier** per each Insured Person, for accidental loss, theft of or 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:

- a) the £50 Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- b) more than £250 per single club or single item of Golf Equipment;
- c) Golf Equipment which is over three years old;
- d) 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;
- e) 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;
- f) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- g) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- h) damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- i) 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;
- j) any claim for damage to Golf Equipment whilst in use;
- k) any claim if You have purchased the Economy cover;
- l) anything mentioned in the General Exclusions.

SECTION 29 GOLF EQUIPMENT HIRE

What is covered:

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:

- a) any claim arising in connection with a Trip solely within the Home Country;
- b) any claim if You have purchased Economy cover;
- c) 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:

- a) You being involved in an accident; or
- b) Your sickness; or
- c) 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, 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;
- 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;
- anything mentioned in the General Exclusions.

SECTION 31 HOLE IN ONE COVER

What is covered:

We will pay You up to **£100 Standard/£150 Premier** for customary bar expenses You incur as a result of, and immediately subsequent to, You achieving a hole in one during a competition round.

Special conditions relating to claims

It is a condition of the cover provided under this section that:

- You get a written statement from the Golf Club Secretary confirming the competition name and date;
- You get a certified copy of Your score card countersigned by Your opponent and by the Official Scorer for the competition; and
- You get a dated Golf Club bar receipt to show the sum that You have paid.

What is not covered:

- the Policy Excess in respect of each and every claim (except where You have paid the Excess Waiver premium);
- any claim if You are aged under 18;
- any claim if You have purchased Economy cover;
- 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;
- 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 Trip. 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 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:

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 discretion.

SECTION B - WEDDING GIFTS

What is covered:

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:

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;
- anything mentioned in the General Exclusions.

SECTION D - PHOTOGRAPHS AND VIDEOS

What is covered

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-

SECTION 35 BUSINESS EQUIPMENT HIRE

What is covered:

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:

- a) 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;
- b) 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;
- c) claims arising from Your own Business Equipment being delayed, detained, seized or confiscated by Customs or other officials;
- d) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- e) damage to, loss or theft of Your own Business Equipment, which is being carried on a vehicle roof rack;
- f) 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;
- g) any claim if You have purchased Economy cover;
- h) 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:

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**.

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:

- a) Your engaging in manual work in conjunction with any profession, business or trade during the Trip;
- b) the £75 Standard/£50 Premier Policy Excess except where You have paid the Excess Waiver premium;
- c) 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;
- d) wear tear or depreciation;
- e) 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;
- f) 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);
- g) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- h) damage caused by the leakage of powder or liquid carried with Your Business Equipment;
- i) any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which You are being carried;
- j) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- k) 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;
- l) 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;
- m) any claim if You have purchased Economy cover;
- n) anything mentioned in the General Exclusions.

SECTION 36 BUSINESS MONEY

What is covered:

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:

- a) the £75 Standard/£50 Premier Policy Excess except where You have paid the Excess Waiver premium;
- b) 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;
- c) any claim, if the loss or theft of Your own business money 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;
- d) any loss if You have not taken reasonable steps to prevent a loss happening;
- e) 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;
- f) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- g) anything that can be replaced by the issuer;
- h) any claim if You have purchased Economy cover;
- i) anything mentioned in the General Exclusions.

SECTION 37 EMERGENCY COURIER EXPENSES

What is covered:

We will pay You up to a maximum of **£200** if, after loss, theft or damage to Your Business Equipment that is covered under the section 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:

- a) the £75 Standard/£50 Premier Policy Excess except where You have paid the Excess Waiver premium;
- b) any claim if You have purchased Economy cover;
- c) anything mentioned in the General Exclusions.

SECTION 38 REPLACEMENT EMPLOYEE

What is covered:

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;
- anything mentioned in the General Exclusions.

SECTION 39 OPTIONAL SPECIAL SPORTS & ACTIVITIES COVER

What is covered:

Benefits under the sections of cover already described under Sections 1 - 38 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.

This policy specifically excludes participating in or practising for certain sports and activities. If You have purchased a 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

The following Special Sports and Activities are automatically included in the policy.

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

TABLE B

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:**

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

TABLE C

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

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

TABLE D

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:**

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

TABLE E

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

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

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.

GENERAL CONDITIONS

- 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.
- 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.
- 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 Your 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. Table C & Table D 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 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

No section of this policy shall apply in respect of:

1. Any person who has reached the age of 80 years at the commencement of the Period of Insurance.
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, 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 Certificates, policies, or motoring organisation's services. 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. We will not pay for 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 sections Medical Emergency & Repatriation, Additional Accommodation & Travelling Costs, Cancellation, Curtailment & Trip Interruption or 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 in Table C & Table D 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, Bobsleighting / lugging, 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, Lugging / bobsleighting, 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 warlike 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 herein 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 the sections Medical Emergency & Repatriation and Personal Accident.

20. You travelling to a country, or parts of countries, 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 sections Medical Emergency & Repatriation and 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 the sections Medical Emergency & Repatriation and 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 all claims please call 020 7748 0678

Lines are open 9am - 5pm Monday to Friday (except for public holidays). Please have Your Certificate number to hand, and have ready any documents You may have that could be relevant to Your claim (for example medical Certificates, travel tickets, boarding passes, letters from authorities/public transport providers/airlines, depending on which section of cover You are claiming for).

If You do not have any documents with You, Your claim might be delayed, please ask the operator for assistance.

You may need to get additional information about Your claim while You are away. You may also be asked to send Us additional information and documentation (We will give You advice if this becomes necessary). The nature of the documentation We need may include hotel bills, hospital bills, pharmacy receipts and/or taxi receipts and will depend on Your individual circumstances and the type of claim You are making.

Please read the general conditions contained in this policy document and the relevant sections of Your policy for more information. We may refuse to reimburse You for any expenses for which You cannot provide receipts or bills.

Claims Cooperation

You shall provide assistance and co-operate with Us or Our representatives in obtaining any other records We or they feel necessary to evaluate the incident or claim. If You do not co-operate with Us and/or Our the investigation of the claim, We shall not be liable to pay any claim.

Access to additional materials

You shall provide Us, or designated representatives, all information, documentation, medical information that We or they may reasonably require

during the term of this policy, or until all claims have been resolved, whichever is later.

Right to medical records and medical examination

Following notification of a claim, You shall provide, when asked, all authorisations necessary to obtain Your medical records. We have the right to have You examined by a physician or vocational expert of Our choice, and at Our expense, when and as often as We may reasonably request.

MEDICAL EMERGENCIES AND RETURNING EARLY TO YOUR HOME COUNTRY

If You have an emergency during Your Trip and require medical treatment while outside Your Home Country, or if Your journey is cut short (Curtailment) or You have to return early to Your Home Country, You must phone Mapfre Assistance as soon as possible, and quote Your policy number.

If You have a medical or non-medical emergency, please call 00 44 (0) 207 748 0677.

These lines are open 24 hours a day.

Mapfre Assistance will provide immediate help if You are ill or injured outside Your Home Country. They provide a 24-hour emergency service 365 days a year.

When contacting the above You will need to quote Your policy number, the name of Your agent, Your name, address, telephone number and confirm that You are insured with Mapfre Assistance.

CUSTOMER SATISFACTION

Our Promise of Service:

If, for any reason, You consider that We have not kept Our promise or You have any cause for complaint regarding this insurance please contact:

Complaint against the sale of this insurance:

Compliance Officer
Rock Insurance
Suite A, 3rd Floor
Griffin House
135 High Street
Crawley
West Sussex RH10 1DQ

If You are not satisfied with the way We have handled Your complaint or if Your complaint is regarding a claim, please contact:

Customer Relations Department
Mapfre Assistance
Maitland House
Warrior Square
Southend on Sea
Essex
SS1 2JY

Please always give details of the policy and complaint, together with the claims reference number. We will review Your case and reply to You in writing. If You are still not satisfied You can contact:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

The complaints procedure above does not affect any legal rights You may have to take action against us.

Please note that the Ombudsman will not normally review Your case until such time We have made Our final decision. Please give us the opportunity to handle Your complaint before referring things to the Ombudsman.

Financial Services Compensation Scheme

Mapfre Assistance is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting: The FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100.

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 accordance 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 will collect certain information about You in the course of considering Your application and conducting Our relationship with You. This information will be processed for the purposes of underwriting Your insurance cover, managing any insurance issued, administering claims and fraud prevention. We may pass Your information to a qualified Medical Practitioner, other insurers, reinsurers, other parties who provide services under this policy and loss adjusters for these purposes. This may involve the transfer of Your information to countries which do not have data protection laws.

You may have the right of access to, and correction of, information that is held about You. Please contact Our Compliance Officer to exercise either of these rights, at the following address:

Compliance Officer
Rock Insurance Services Limited
6 Magellan Terrace
Gatwick Road
Crawley
West Sussex
RH13 6NN
or e-mail: admin@rockinsurance.com

Some of the information may be classified as sensitive – that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain Your explicit consent before the information may be processed. By finalising Your insurance application, You consent to the processing and transfer of information described in this notice. Without this consent We would not be able to consider Your application.

AUTO RENEW

To make sure You have continuous cover under Your policy, Rock Insurance Services will aim to automatically renew (auto-renew) Your policy when it runs out, unless You tell them not to. Each year Rock Insurance Services will write to You 21 days before the renewal date of Your policy, and tell You about any changes to the premium or the policy terms and conditions. If You do not want to auto-renew Your policy, just call them on the telephone number provided on Your Certificate. Otherwise they will collect the renewal premiums from Your credit card or debit card.

You should also note that Your renewed policy will only be valid when:

- You have told them about any changes to Your policy details (including any changes in health conditions);
- and Your credit card or debit card details have not changed.

In some cases Rock Insurance Services may not be able to automatically renew Your policy. They will let You know at the time if this is the case. Rock Insurance Services is entitled to assume that Your details have not changed and You have the permission of the card holder unless You tell them otherwise. Rock Insurance Services does not have Your payment details. They will tell the relevant processing bank that have Your payment details to charge the relevant premium to Your debit card or credit card on or before the renewal date.

You can tell Rock Insurance Services about any changes to Your policy details or opt out of automatic renewal at any time by phoning them on the telephone number provided on Your Certificate.

CONTACT NUMBERS

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

Travel Helpline	(Non-claims) As quoted on Your Certificate of insurance
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Personal Assistance	00 44 (0) 207 748 0677
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Medical Emergency & Repatriation	00 44 (0) 207 748 0677
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Claims Helpline	020 7748 0678
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SECTION B - SCHEDULED AIRLINE FAILURE

If You have purchased Premier cover and have purchased a Single Trip or Annual Multi-Trip policy then Scheduled Airline Failure is included.

This cover is underwritten by MGA Cover Services Limited (registered address Farren House The Street, Farren Court Cowfold West Sussex RH 13 8BP, company registration: 08444204 authorized and regulated by the Financial Conduct Authority registration number 597536) under binding agreement with CBL Insurance Europe Limited 2nd Floor 13-17 Dawson Street Dublin 2 Ireland, company registration: 218234 who are authorized and regulated by the Financial Conduct Authority registration number 203120

Definitions which only apply to this Section:

Irrecoverable Loss – Deposits and charges paid by **You** for **Your Trip** which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the **Scheduled Airline** or another insurance company or a government agency or a travel agent or credit card company.

You, Your: Person (s) named on the Travel Insurance policy

Trip – The Outward Journey and Return Journey on a Scheduled Airline booked and paid for by **You**.

Scheduled Airline – An airline upon whom **Your Trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

Insolvency or Financial Failure – An event causing the cancellation of all or part of **Your Trip** happening after **You** purchased this insurance which results in the **Scheduled Airline** no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

What you are covered for:

We will indemnify **You** up to **£3,000** in total for each Insured Person named on the Invoice and Airline Ticket for:

1. Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline associated with **Your Trip** which was incurred before **Your** departure date if **You** have to cancel **Your Trip** or if **You** have already completed the outward journey;
2. The extra cost of a one way airfare of a standard no greater than the class of journey on the **Outward Journey** to allow **You** to complete the Return Journey of **Your Trip** (to your original departure country within the European Union) as a result

of the Insolvency or **Financial Failure** of the **Scheduled Airline** on which **You** are booked to travel causing the flight (or flights) on which **Your Trip** depends that were subject to your **Advanced Booking** being discontinued and **You** not being offered from any other source any reasonable alternative flight or refund of charges **You** have already paid.

Special condition which apply:

You must obtain written confirmation from the liquidator that the third party supplier has become insolvent.

What is not covered:

1. Any expense following **Your** disinclination to travel or to continue with **Your Trip** or loss of enjoyment on **Your Trip**;
2. Any expense arising from circumstances which could reasonably have been anticipated at the time you booked **Your Trip**;
3. Any costs incurred by **You** which are recoverable or for which You receive or are expected to receive compensation;
4. Any form of travel delay or other temporary disruption to **Your Trip**;
5. Any loss sustained by **You** when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of Insolvency or Financial Failure (as defined herein) of the **Scheduled Airline** or other relevant company was announced;
6. Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
7. Any loss for which a third party is liable or which can be recovered by other legal means.
8. Anything mentioned in the General Exclusions unless specifically insured under this Section.

Your Scheduled Airline Failure Policy Cover:

This policy provides cover **ONLY** in the event that **You** cannot recover **Your** losses from any other source. In the event of a loss, **You** should first make **Your** claim against ATOL, **Your** credit or debit card provider under Section 75 of the Consumer Credit Act 1974 or against any other insurance policy which provides compensation for **Your loss**.

This policy will only make payments less the value of any compensation **You** have received from any other source.

Claims Procedure:

First, check **Your** Certificate and **Your** policy to make sure that what **You** are claiming for is covered.

For all claims please e-mail claims@MGACS.com or call 020 3 540 4422

We will send **You** the appropriate claim form by email (or post if you prefer). This claim form will have a "check list" of documents and evidence we will need to process **Your** claim.

Once **You** return this form to us we will allocate a claim number and send **You** notice of this by SMS & Email (please keep watch on your spam / junk folders) and give **You** an estimate of when we will be back in touch.

You may return **Your** claim form and evidence by email but **You** should not destroy the originals in case we need them.

Please read the general conditions contained in this policy document and the relevant sections of **Your** policy for more information. We may refuse to reimburse **You** for any expenses for which You cannot provide receipts or bills.

MGA Cover Services Limited will only accept claims submitted up to six months after the failure.

Any claims submitted after the six month period will **NOT** be processed.

SECTION C - OPTIONAL TRAVEL DISRUPTION EXTENSION UPGRADE

If You have purchased Economy, Standard or Premier cover and have purchased a Single Trip policy, Travel Disruption Extension cover is included if You have paid the appropriate additional premium for the Period of Insurance.

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

This extension to the policy provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

EXTENDED CANCELLATION OR CURTAILMENT COVER

What is covered:

Section 6 Cancellation, Curtailment and Trip Interruption of the Your Travel policy will be extended to include the following cover. We will pay You up to **£1,000** for any irrecoverable unused travel and accommodation costs (and other pre-paid charges) which You have paid or are contracted to pay, together with any reasonable additional travel expenses incurred if:

- a) You were not able to travel and use Your booked accommodation; or
- b) The trip was curtailed before completion as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which You are travelling issuing a directive:
 - prohibiting all travel or all but essential travel to; or
 - recommending evacuation from the country or specific area or event to which You were travelling, providing the directive came into force after You purchased this insurance or booked the Trip (whichever is the later), or in the case of curtailment after You had left Your Home Country to commence the Trip.

EXTENDED TRAVEL DELAY COVER

What is covered:

Section 7 Travel Delay of the Your Travel policy will be extended to include the following cover. We will pay You one of the following amounts:

1. If the scheduled public transport on which You are booked to travel is cancelled or delayed, leading to Your departure being delayed for **more than 12 hours** at the departure point of any connecting public transport in Your Home Country or to Your overseas destination or on the return journey to Your home We will pay You **£20** for the first completed **12 hours delay** and **£10** for **each full 12 hours delay** after that, up to a maximum of **£100** (which is meant to help You pay for telephone calls made and meals and refreshments purchased during the delay) provided You eventually continue the Trip.
2. We will pay You up to **£1,000** for either:
 - a) any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which You have paid or are contracted to pay because You were not able to travel and use Your booked accommodation as a result of:
 - the scheduled public transport on which You were booked to travel from Your Home Country being cancelled or delayed for **more than 12 hours**; or
 - You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided **within 12 hours** and You choose to cancel Your Trip because the alternative transport to Your overseas destination offered by the public transport operator was not reasonable.
 - b) suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching Your overseas destination and/or in returning to Your Home Country as a result of:
 - the public transport on which You were booked to travel being cancelled, delayed for **more than 12 hours**, diverted or re-directed after take-off; or
 - You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided **within 12 hours** and You choose to make other travel arrangements for Your Trip because the alternative transport offered by the scheduled public transport operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on Your ticket(s) together with any compensation from the public transport operator.

NOTE: You can only claim under subsections Extended Cancellation or Curtailment cover and Extended Travel Delay cover for the same event, not both.

If the same costs, charges or expenses are also covered under any other section of this policy You can only claim for these under one section for the same event.

EXTENDED MISSED DEPARTURE COVER

What is covered:

Section 9 Missed Departure on the Outward Journey of the Your Travel policy will be extended to include the following cover. We will pay You up to **£500** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching Your overseas destination or returning to Your Home Country if You fail to arrive at the departure point in time to board any onward connecting public transport on which You are booked to travel, following completion of the initial international journey, including connections within Your Home Country on the return journey to Your Home as a result of:

- the failure of other scheduled public transport; or
- Strike, Industrial Action, adverse weather conditions or disruption due to a volcanic eruption; or
- You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided **within 12 hours**.

NOTE: If the same expenses are also covered under any other section of this policy You can only claim for these under one section for the same event.

EXTENDED DISASTER COVER

What is covered:

Section 18 Disaster of Your Travel policy will be extended to include the following cover. We will pay You up to **£1,000** for either:

1. any irrecoverable unused accommodation costs (and other pre-paid charges which You have paid or are contracted to pay because You were not able to travel and use Your booked accommodation; or
2. reasonable additional accommodation and transport costs incurred:
 - up to the standard of Your original booking, if You need to move to other accommodation on arrival or at any other time during the Trip because You cannot use Your booked accommodation; or
 - with the prior authorisation of the Emergency Assistance Service to repatriate You to Your home if it becomes necessary to curtail the trip as a result of, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting Your accommodation or resort.

NOTE: You can only claim under subsections Extended Cancellation or Curtailment cover and Extended Travel Delay cover for the same event, not both. If the same expenses are also covered under any other section of this policy You can only claim for these under one section for the same event.

Special conditions relating to claims

1. If You fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as You find out it is necessary to cancel the trip, the amount We will pay will be limited to the cancellation charges that would have otherwise applied.
2. You must get (at Your own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that You could not use Your accommodation and the reason for this.
3. For Curtailment claims only: You must tell the Emergency Assistance Service as soon as possible of any circumstances making it necessary for You to return home and before any arrangements are made for Your repatriation.
4. You must check in, according to the itinerary supplied to You unless Your tour operator or airline has requested You not to travel to the airport.
5. You must get (at Your own expense) written confirmation from the scheduled public transport operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
6. You must comply with the terms of contract of the scheduled public transport operator and seek financial compensation, assistance or a refund of Your ticket from them, in accordance with the terms and/or (where applicable) Your rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.
7. You must get (at Your own expense) written confirmation from the scheduled public transport operator/accommodation provider that reimbursement will not be provided.

What is not covered:

This section is applicable to all extended sections of cover under the Optional Optional Travel Disruption Extension upgrade.

1. The first £50 of each and every claim, per incident claimed for, under this section by each Insured Person (except claims under subsection 1. a) of What is covered under the Extended Travel Delay cover above)
2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.

4. Claims arising directly or indirectly from:
 - a) Strike, Industrial Action, cancellation of public transport or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which You were travelling, existing or being publicly announced by the date You purchased this insurance or at the time of booking any Trip.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which You are travelling.
 - c) Denied boarding due to Your drug use, alcohol or solvent abuse or Your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
5. Any costs incurred by You which are recoverable from the providers of the accommodation (or their administrators) or for which You receive or are expected to receive compensation or reimbursement.
6. Any costs incurred by You which are recoverable from the public transport operator or for which You receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
7. Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.
8. Any costs for normal day to day living such as food and drink which You would have expected to pay during Your Trip.
9. Claims arising within 7 days of the date You purchased this insurance or the time of booking any Trip, whichever is the later.
10. Anything mentioned in the general exclusions applicable to all sections of the policy.

CONTACT NUMBERS	
IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE MAPFRE ASSISTANCE STATING YOUR NAME AND POLICY NUMBER.	
Emergency Assistance	00 44 (0) 207 748 0677
Claims Helpline	020 7748 0678

CLAIMS EVIDENCE

We will require (at Your own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which You are travelling.
- Booking confirmation together with a cancellation invoice from Your travel agent, tour operator or provider of transport/accommodation.
- In the case of Curtailment claims, written details from Your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the Trip.
- Your unused travel tickets.
- A letter from the Carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of Your check in times.
- Written confirmation from the scheduled public transport operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local police or relevant authority that You could not use Your accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to Your claim under this section that We may ask You for.

SECTION D - OPTIONAL GADGET COVER UPGRADE

CERTIFICATE OF INSURANCE – TERMS AND CONDITIONS

You can only purchase this upgrade if You are resident in the United Kingdom. If You have purchased Economy, Standard or Premier cover and have purchased a Single Trip policy, Gadget cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 90 days.

If You have purchased Economy, Standard or Premier cover and have Purchased an Annual Multi-trip policy, You are covered when taking part in Trips for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium. Please note that the Excess Waiver upgrade ONLY relates to the travel policy. This cannot be applied to the Gadget insurance upgrade.

This Gadget Insurance is arranged by Alpha Underwriting with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

The administrator is Rock Insurance Services Limited. They will help You with any questions You may have and help You with any changes You need to make to Your insurance. Please also contact them if any details in Your insurance schedule are incorrect and they will arrange for a corrected insurance schedule to be issued to You. You can contact them at: Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ, 0800 091 2832, admin@gadgetbuddy.com.

CERTIFICATION OF COVER

Your Certificate combined with Your insurance schedule certifies that insurance has been effected between You and Us. In return for payment of the premium We agree to insure You in accordance with the terms and conditions contained in and endorsed on these documents.

INTRODUCTION

You purchased this optional Gadget cover at the same time You purchased Your Travel Insurance Policy. Optional Gadget cover provides cover for Your Gadget against Theft, Accidental Damage and Breakdown when You are on a Holiday Trip that is covered by Your Travel Insurance Policy.

When You purchased Your Gadget Insurance You selected the level of cover suitable for You. Your level of cover will be confirmed in Your Insurance Schedule. Please ensure You keep Your Insurance Schedule together with this Certificate in a safe place.

WHERE AND WHEN COVER APPLIES

Period of this Certificate

The period of this Certificate will be the same as the period of Your Travel Insurance Policy and is shown in Your Insurance Schedule.

Operative time and geographical area

The protection under Your Gadget Insurance starts and ends at the same time and applies in the same geographical areas as Your Travel Insurance Policy and only when You are on a Holiday Trip.

DEFINITIONS

The following words shall have the meanings given below wherever they appear in bold:

Accessories: Any item that You may attach or connect to Your Electronic Equipment (for example a phone charger).

Accidental Damage: The unintentional and unforeseen failure, breakage or destruction of Your Electronic Equipment, with visible evidence of an external force being applied and which results in the Electronic Equipment being unusable.

Breakdown: The failure of any electrical or mechanical component in Your Electronic Equipment due to a sudden and unforeseen fault, which causes Your Electronic Equipment to stop working in the way the manufacturer intended and which requires repair or replacement before the Electronic Equipment can be used again.

Commencement Date: The date Your cover begins with Us, as detailed in Your policy schedule.

Cosmetic Damage: Any damage which is non-structural, including but not limited to scratches, dents and marks, which does not affect the usage of the Electronic Equipment.

Electronic Equipment: The item or items purchased and owned by You, as new and in full working order, from a VAT registered company and for which You hold Proof of Purchase, and that is insured by Us as detailed in Your policy schedule.

End date: The date that all cover under Your policy will cease being the date on Your schedule or the date You return Home.

Excess: The amount You will be required to pay towards each claim You make under this policy.

Holiday: A journey which commences when You leave Your Home for an overseas destination and ends when You return Home. This must not exceed the maximum duration for an individual trip as shown on Your policy schedule.

Home: Your usual place of residence in the UK, Channel Islands or Isle of Man.

Immediate Family: Your husband, wife, civil partner, partner, children or parents, who permanently live in Your Home.

Period of Insurance: The period of time between the Commencement Date and the End date which is shown on Your policy schedule and that the policy will be in force for. Cover under this policy only applies when You are on Your Holiday.

Proof of Purchase: An original receipt and any other documentation required to prove Your Electronic Equipment was purchased from a UK VAT registered company and that it is owned by You - including the date of purchase, make and model of Your Electronic Equipment, where applicable.

Replacement Item(s): An identical item of Electronic Equipment of the same age and condition, or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original item of Electronic Equipment. Replacement Items will only be delivered to a UK address of Your choice You will need to arrange onward shipment to Your destination choice.

Terrorism: Any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft: The unlawful taking of Your Electronic Equipment against Your will by another party, with the intent to permanently deprive You of that property, or burglary by forcible and violent entry, or the removal of Your Electronic Equipment by forcible and violent means against Your person.

UK: England, Scotland, Wales and Northern Ireland.

Unattended: Not within Your sight at all times and out of Your arms-length reach.

Unauthorised Calls, Texts or Data Use: Any calls, texts or data use made from Your Electronic Equipment after the time that it was stolen, to the time that it was blacklisted by Your airtime provider.

We, Us, Our, Insurer: UK General Insurance Ltd on behalf of Ageas Insurance Limited.

You, Your: The insured person, who owns the specified Electronic Equipment as stated on Your policy schedule.

What is covered:

In return for Your premium payment We will insure Your Electronic Equipment for the Period of Insurance as stated on Your policy schedule, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by Us. Please read Your policy carefully to ensure You understand the cover We are providing You and that You comply with Our terms and conditions.

BASIS OF COVER

A. Accidental Damage

We will pay up to the amount shown in the Schedule of Benefits for the costs of repairing Your Electronic Equipment as a result of Accidental Damage. If We are unable to economically repair Your Electronic Equipment then, at Our discretion, a Replacement Item will be provided by Us.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for Accidental Damage caused by:

1. deliberate damage or neglect of the Electronic Equipment;
2. failure on Your part to follow the manufacturer's instructions;
3. inspection, maintenance, routine servicing or cleaning.

B. Theft

We will pay up to the amount shown in the Schedule of Benefits to replace Your Electronic Equipment with a Replacement Item if it is stolen. Where only part or parts of Your Electronic Equipment have been stolen, We will only replace for that part or parts.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for Theft:

4. where the Theft has occurred from any motor vehicle where You or someone acting on Your behalf is not in the vehicle, unless the Electronic Equipment has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated;
5. from any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was used to gain entry or exit;
6. where the Electronic Equipment has been removed from Your control or the control of a member of Your Immediate Family unless it was concealed either on or about Your person or on or about the person of a member of Your Immediate Family and has not been left Unattended and force and/or violence has been used or threatened against You or that person;
7. where the Electronic Equipment has been left Unattended when it is away from Your Home;
8. where all precautions have not been taken.
9. If You do not report the theft of Your Electronic Equipment to the Police within 48 hours of discovering it and do not obtain a written police report.

C. Breakdown

If a Breakdown of Your Electronic Equipment occurs outside of the manufacturer's guarantee or warranty period We will pay up to the amount shown in the Schedule of Benefits for the repair costs. If We are unable to economically repair Your Electronic Equipment then, at Our discretion, a Replacement Item will be provided by Us.

We will not pay for any Breakdown claims excluded under the "What is Not Covered" section.

D. Liquid Damage

We will pay up to the amount shown in the Schedule of Benefits to repair or provide a Replacement Item for Your Electronic Equipment if it is damaged as a result of accidentally coming into contact with any liquid.

We will not pay for any liquid damage claims excluded under the "What is Not Covered" section.

E. Unauthorised Calls, Texts or Data Use

Where Your item of Electronic Equipment is a device where You are charged for Unauthorised Calls, Texts or Data Use and it is lost or stolen, We will refund the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by Your airtime provider. This is subject to You providing an itemised bill. The maximum We will pay for any one occurrence is £100.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for:

1. any Unauthorised Calls, Texts or Data Use where the Theft has not been reported to Your airtime provider within 12 hours of the Theft occurring.

REPLACEMENT CONDITION

Where We are able to provide a replacement, this is not on a 'new for old' basis. Cover is limited to one replacement per Period of Insurance per item, up to the amount specified in Your policy schedule. If Your Electronic Equipment cannot be replaced with an identical item of Electronic Equipment of the same age and condition, We will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original item of Electronic Equipment subject to the following depreciation scale:

- 10% over two years old and less than three years old
- 20% over three years old and less than four years old
- 30% over four years old and less than five years old
- 40% over five years old and less than six years old.

What is not covered:

1. Repairs or any other costs for:
 - a) cleaning, inspection, routine servicing or maintenance;
 - b) Loss or damage arising from a manufacturer's defect or recall of the Electronic Equipment;
 - c) replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - d) any repairs carried out without prior authorisation from Us;
 - e) wear and tear to the Electronic Equipment and/or gradual deterioration of performance;
 - f) Cosmetic Damage.
2. Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
3. Any claim made, or any event causing the need for a claim to be made, which occurred prior to the Commencement Date of the Period of Insurance.
4. Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of Your policy, or since it was added to Your policy, as verified by Your airtime provider.
5. Any claim arising whilst You are not on Holiday.
6. Any repair or replacement if a SIM card registered to You was not in the insured mobile phone or Electronic Equipment at the time of the Accidental Damage, Theft, Breakdown, or liquid damage.
7. Any expense incurred arising from not being able to use the Electronic

- Equipment, or any costs other than the repair or replacement costs of the Electronic Equipment.
8. Accidental Damage, Theft, Breakdown or liquid damage to Accessories of any kind.
9. Any Breakdown arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, Accessories or associated equipment to correctly recognise and process any calendar date or time.
10. Reconnection costs or subscription fees of any kind.
11. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
12. Items purchased from an on-line auction site.
13. Any costs for loss or damage to information or data or software contained in or stored on the Electronic Equipment whether arising as a result of a claim paid by this insurance or otherwise.
14. Any other costs that arise directly or indirectly from the event which led to Your claim unless specifically stated in this policy.
15. Liability of whatsoever nature arising from ownership or use of the Electronic Equipment, including any illness or injury resulting from it.
16. Value Added Tax (VAT) where You are registered with HM Revenue & Customs for VAT.
17. Claims arising from Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
18. Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
19. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
20. Claims for any Electronic Equipment used in connection with Your profession or trade.
21. Any Electronic Equipment more specifically insured elsewhere.
22. Any claim if You are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. You can check the FCO travel advice at www.fco.gov.uk.

POLICY CONDITIONS AND LIMITATIONS

1. Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single Period of Insurance. Cover is limited to one replacement per Period of Insurance per item, up to the amount specified in Your policy schedule.
2. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which Your main residence is situated.
3. This insurance only covers Electronic Equipment purchased in the UK, the Isle of Man and the Channel Islands. Cover includes the use of the Electronic Equipment for the period and destination shown on Your schedule. Any repairs or replacements must be carried out in the UK by repairers or retailers approved by Us.
4. The Electronic Equipment must be less than 6 years old (except for laptops which must be less than 15 months old) at the Commencement Date of the insurance, with valid Proof of Purchase. All items must have been purchased as new from a VAT registered company and must be in full working order at the Commencement Date of this policy.
5. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to: take care to supply accurate and complete answers to all the questions We or Rock Insurance Services may ask as part of Your application for cover under the policy; to make sure that all information supplied as part of Your application for cover is true and correct and; to tell Us of any changes to the answers You have given as soon as possible. Failure to provide answers in line with the requirement of the act may mean that Your policy is invalid and that it does not operate in the event of a claim.
6. You must provide Us with any receipts, Proof of Purchase or documents to support Your claim as requested. All Proof of Purchase must include the make and model of the Electronic Equipment and must be in Your name. If We do not receive the documents We have requested from You or if any documents submitted by You are not acceptable to Us, it may delay Your claim or We may decline to pay Your claim.
7. You must take all precautions to prevent any damage to Your Electronic Equipment.
8. If Electronic Equipment is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company. etc), You must notify such carrier immediately and obtain a copy of their report.
9. We will process Your claim under the terms and conditions of this insurance based on the first reason notified to Us for the claim. Please note that it may be necessary for Us to contact Your Airtime Provider in order to validate Your claim.

10. This cover is limited to one replacement per insured item per Period of Insurance.
11. Cover for Your Electronic Equipment applies to You as the person who purchased the policy and Your Immediate Family.
12. The benefits of this policy cannot be transferred to someone else or to any other Electronic Equipment without Our written permission.

HOW TO CLAIM

You must:

1. Notify TrinityM Ltd as soon as possible after any incident likely to result in a claim under this insurance. TrinityM Ltd PO Box 568, Tonbridge TN9 9LT. Telephone 02077 851 702. E-mail Gadget.claims@trinitym.co.uk;
2. Report the Theft of Your mobile phone within 12 hours of discovery of the occurrence of the Theft, to Your airtime provider and instruct them to blacklist Your handset;
3. Report the Theft of Your Electronic Equipment to the police within 24 hours of discovery and obtain a crime reference number in relation to the Theft of the item.
4. If We replace Your Electronic Equipment the ownership of the damaged or lost item is transferred to Us once You have received the Replacement Item We have supplied. If the Electronic Equipment You have claimed for is returned or found You must notify Us and send it to Us if We ask You to do so.

Before Your claim can be approved, You must pay the Excess. The Excess for a laptop, iPhone, smart phone or tablet is £50; for all other items, please refer to the Excess in the Schedule of Benefits.

If the above terms are not adhered to, then Your claim may not be paid or paid in full.

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the Insurer.

CANCELLATION

This insurance is designed to cover most circumstances but You should be aware that not all eventualities are insured. Please read this document carefully. If You find the insurance does not meet Your requirements, please return this policy and proof of premium to the selling agent within 14 days of receipt but before the Holiday departure date. Provided no claim has been made, Your premium will be refunded in full.

Thereafter You may cancel the insurance cover at any time by informing Rock Insurance Services Limited however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING YOURSELF HEARD

We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens We want to hear about it so We can try to put things right. If You have cause for complaint it is important You know We are committed to providing You with an exceptional level of service and customer care.

Complaints regarding the sale of the policy:

Please contact Rock Insurance Service who arranged the Insurance on Your behalf. If Your complaint about the sale of Your policy cannot be resolved by the end of the next working day, Rock Insurance Service will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ
Tel: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk.

Complaints regarding claims:

Please contact:
TrinityM Ltd
PO Box 568
Tonbridge
TN9 9LT.
Telephone 02077 851 702.
E-mail Gadget.claims@trinitym.co.uk.

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 05815A

If Your complaint about Your claim cannot be resolved by the end of the next working day, TrinityM will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ
Tel: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service Exchange Tower
Harbour Exchange Square
London
E14 9GE
Tel: 0800 023 4567

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

IMPORTANT NOTICE TO CUSTOMERS

If You or anyone acting on Your behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and You will forfeit all rights under the policy. In these circumstances, We reserve the right to retain the premium You have paid and to recover any sums We have paid by way of benefit under the policy. We may also pass Your details to the police. The terms and conditions of this insurance policy do not affect Your statutory rights relating to faulty or mis-described goods. For further information about Your statutory rights, please contact Your local authority Trading Standards Department or the Citizens Advice Bureau.

DATA PROTECTION

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

SECTION A - TRAVEL INSURANCE 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	£200	£100	£1,000	£85	£2,000	£65
- Single article, or Pair or Set of articles	£100	£100	£150	£85	£250	£65
- Valuables (Limited to £100 if Insured Person is under 18)	£100	£100	£150	£85	£250	£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)	£100	£100	£100	£30	£250	£30
- Passport	N/A	N/A	£150	£85	£200	£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	£10,000	Nil	£10,000	Nil	£10,000	Nil
- If the Insured Person is aged under 18 or over 65	£1,000	Nil	£2,500	Nil	£2,500	Nil
- Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000	Nil	£10,000	Nil	£25,000	Nil
- Permanent Total Disablement	£10,000	Nil	£10,000	Nil	£25,000	Nil
- If the Insured Person is aged over 65	£1,000	Nil	£2,500	Nil	£2,500	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 Transfer						
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	N/A	N/A	£1,000	£50	£2,000	£50
- Ski Pass	N/A	N/A	£75 per complete 24 hours; maximum of £300	Nil	£75 per complete 24 hours; maximum of £300	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	N/A	N/A	£1,000	£50	£2,000	£50
- Single Article Limit	N/A	N/A	£250	£50	£250	£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	N/A	N/A	£250 per ring	£50	£500 per ring	£50
B. Wedding Gifts	N/A	N/A	£1,000 per couple	£50	£2,000 per couple	£50
C. Wedding Attire	N/A	N/A	£1,000 per couple	£50	£3,000 per couple	£50
D. Photographs & Videos	N/A	N/A	£750 per couple	£50	1,500 per couple	£50
Optional Business Cover						
34. Business Equipment	N/A	N/A	£1,000	£75	£1,000	£50
- Single Article Limit	N/A	N/A	£500	£75	£500	£50
- Business Samples	N/A	N/A	£500	£75	£500	£50
- Computer Equipment Limit	N/A	N/A	£1,000	£75	£1,000	£50
- Business Equipment Delay	N/A	N/A	£150	Nil	£200	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	N/A	N/A	£1,000	£75	£1,000	£50
- Cash Limit			£500	£75	£500	£50
37. Emergency Courier Expenses			£200	£75	£200	£50
38. Replacement Employee			£1,000	£75	£1,500	£50
39. Special Sports and Activities						

* For Economy cover no cover is provided if You have reached the age of 65 years at the commencement of the Period of Insurance.

** For Standard cover the Policy Excess under Medical Emergency & Repatriation, Emergency Dental Treatment and Cancellation, Curtailment & Trip Interruption is increased to £200 if You have reached the age of 65 years at the commencement of the Period of Insurance.

*** For Premier cover the Policy Excess under Medical Emergency & Repatriation, Emergency Dental Treatment and Cancellation, Curtailment & Trip Interruption is increased to £150 if You have reached the age of 65 years at the commencement of the Period of Insurance.

SECTION B - SCHEDULED AIRLINE FAILURE SUMMARY OF BENEFITS

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. Scheduled Airline Failure Cover	Nil	Nil	Nil	Nil	£3,000	Nil

SECTION C - OPTIONAL TRAVEL DISRUPTION COVER SUMMARY OF BENEFITS

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. Extended Cancellation & Curtailment Cover	£1,000	£50	£1,000	£50	£1,000	£50
2. Extended Travel Delay						
- Public Transport	£20 per complete 12 hour delay (£10 per 12 hour delay after that) up to a maximum of £100	£50	£20 per complete 12 hour delay (£10 per 12 hour delay after that) up to a maximum of £100	£50	£20 per complete 12 hour delay (£10 per 12 hour delay after that) up to a maximum of £100	£50
- Accommodation	£1,000	£50	£1,000	£50	£1,000	£50
3. Extended Missed Departure Cover	£500	£50	£500	£50	£500	£50
4. Extended Disaster Cover	£1000	£50	£1000	£50	£1000	£50

SECTION D - OPTIONAL GADGET COVER SUMMARY OF BENEFITS

Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess
1. 7 gadgets	£3,000	Up to £50
2. Single Article Limit	£1,000	Up to £50
3. Single Article Limit for Laptop	£2,000	Up to £50