

YOUR TRAVEL INSURANCE POLICY

Reference Number: ROCK/EUST/2014 (14P90 & 14P91)

co-operative travel
Part of The Midcounties Co-operative

IMPORTANT INFORMATION ABOUT THE MIDCOUNTIES CO-OPERATIVE TRADING LIMITED AND ROCK INSURANCE GROUP

WHO WE ARE

This policy has been arranged on behalf of The Midcounties Co-operative Trading Limited by ROCK Insurance Group. ROCK Insurance Group is a trading style of Rock Insurance Services Limited, who is authorised and regulated by the Financial Conduct Authority (FCA). ROCK's FCA registration number is 300317. You can check the regulatory status of ROCK by visiting <http://www.fca.org.uk/register> or by telephoning 0800 111 6768.

The Midcounties Co-operative Trading Limited is regulated by the FCA as an Appointed Representative of Rock Insurance Services Limited.

ROCK has brought together a number of different insurers to provide the benefits provided in this policy.

WHAT YOU SHOULD KNOW

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

This policy wording contains all possible levels of cover on offer. You need to be aware that the sections of cover that apply to Your policy will depend on Your choice of cover, upgrade options and the premium You have paid and will be shown on Your Certificate of Insurance.

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.

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.

You may be entitled to a pro rata refund of premium outside of the 14 days in accordance with the remaining term of the policy.

It is vital that You answer any questions asked by any party in relation to this travel insurance honestly and accurately. You must take reasonable care not to make any misrepresentation because inaccurate answers may result in a claim being declined.

ABOUT YOUR PREMIUM

ROCK collects and holds insurance premiums as agent of the Insurer. We do not charge a fee for arranging Your policy. However, a fee may be applicable if You wish to receive Your documents by post, You require an amendment to Your policy at a later date or You wish to cancel Your policy outside the 14 day cooling off period.

FINANCIAL SECURITY

ROCK is 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.

Whilst ROCK monitors the financial strength of the insurers with whom we place business, it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

IS THIS POLICY RIGHT FOR YOU?

This travel insurance policy will suit the Demands and Needs of an individual, or group of people who are travelling to countries included within the policy terms and who wish to insure themselves against the full financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy information/booklet.

This policy will not cover any pre-existing medical conditions unless You declare Your pre-existing medical condition to Medical Screening. Cover for any such medical condition will not be in place unless You have declared the condition, had it accepted in writing, and paid an additional premium. You should read the important conditions and exclusions to ensure that this policy is right for You.

You will not receive any advice of a recommendation from us in relation to this policy. You will need to make Your own decision as to whether it suits Your needs. You should read the important conditions and exclusions to be certain 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 policy;
- You require Winter Sports cover but are over the age of 64.

OUR SERVICE

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 Group, 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.

MEANING OF WORDS IN THIS SECTION

In the above section the following meaning of words will apply:

We, Our or Us: ROCK Insurance Group

You or Your: Each person named on the Certificate of Insurance

10 THINGS TO DO BEFORE YOU GO

1. Check the Foreign and Commonwealth Office (FCO) travel advice online at www.gov.uk/foreign-travel-advice 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.gov.uk/foreign-travel-advice).
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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POLICY 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 any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: 00 44 (0) 844 482 0673.

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

For Single Trip policies, please quote 14P90
For Annual Multi-Trip policies, please quote 14P91

YOUR TRAVEL POLICY

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

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

In order for this policy to be valid, You must purchase this policy before the start of Your intended Trip and before You leave Your Home country.

Benefits under this policy are provided by SOLID Försäkringar, Box 22068, 250 22 Helsingborg, Sweden. Corp ID No 516401-8482. This policy is effected in England and is subject to the Laws of England and Wales. SOLID insurance is a Swedish based insurance company regulated by the Swedish Financial Services Authority (Reference Number: 401229).

IMPORTANT - MEDICAL HEALTH DECLARATION

This travel insurance operates on the basis that all Insured Persons are not travelling against medical advice nor with the intention of obtaining medical treatment abroad. The insurance will NOT cover You if You have any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, and where the underlying cause has not been established).

No claim arising directly or indirectly from any Pre-existing Medical Condition affecting any person travelling under this insurance will be covered unless You declare ALL conditions to Our Medical Screening Helpline (if not already included in the Waived Conditions list and acceptance criteria in this section), prior to the commencement of the Trip and they are accepted for insurance in writing.

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

- 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
- 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.

Has ANYONE travelling under this policy:

Been prescribed any medication, received any treatment, or attended any consultations, investigations or follow-ups, for ANY medical or psychological conditions in the last 12 months? Yes No

EVER been prescribed medication, received treatment or had investigations for

A heart attack, angina, chest pain(s), or any other heart condition? Yes No

Blood clots, aneurysm or circulatory disease? Yes No

Any form of stroke, TIA (transient ischaemic attack), or brain haemorrhage? Yes No

If You have answered 'Yes' to any of the above questions in respect of Yourself or anyone travelling under this policy, You must contact Our Medical Screening Helpline by telephone on 00 44 (0) 843 658 0362 to declare the condition(s) and ensure that the cover will meet Your needs.

You will be asked further questions about the condition(s) and an additional premium may be payable to cover the declared condition(s), and/or further terms may be impose

Cancellation and Curtailment Cover

It is important to note that the policy contains conditions and exclusions relating to non-insured travelling companions, Close Relatives or persons with whom You intend to stay whilst on Your Trip in the event of any need to cancel or curtail a Trip.

Please refer to Important Limitations - Cancellation, Curtailment & Trip Interruption.

Waived Conditions

The following medical conditions are covered subject to the normal terms and conditions of this insurance and need not be declared to the Medical Screening Helpline, **provided** the Insured Person can meet **ALL** of the following criteria:

- has **NO** other Pre-existing Medical Condition(s) which is not listed below; and
- is not awaiting surgery for the condition; and
- has been fully discharged from any post-operative follow-up.

IF THE INSURED PERSON DOES NOT MEET ALL OF THE CRITERIA SHOWN ABOVE THEN A FULL AND COMPLETE DECLARATION OF ALL PRE-EXISTING MEDICAL CONDITIONS (INCLUDING ANY LISTED BELOW) MUST BE MADE TO THE MEDICAL SCREENING HELPLINE.

IMPORTANT - WAIVED CONDITIONS

• Abnormal Smear Test	• Common Cold(s)
• Achilles Tendon Injury	• Conjunctivitis
• Acne	• Constipation
• Acromyox (Ingrowing Toe-nail)	• Corneal Graft
• Adenoids	• Cosmetic Surgery
• Allergic Rhinitis	• Cyst - Breast
• Alopecia	• Cyst - Testicular
• Anal Fissure/Fistula	• Cystitis (fully recovered, no hospital admissions)
• Appendectomy	• Cystocele (fully recovered, no hospital admissions)
• Astigmatism	• D & C
• Athlete's Foot (Tinea Pedis)	• Deaf Mutism
• Attention Deficit Hyperactivity Disorder	• Deafness
• Bell's Palsy (Facial Paralysis)	• Dental Surgery
• Benign Prostatic Enlargement	• Dermatitis (no hospital admissions or consultations)
• Bladder Infection (fully recovered, no hospital admissions)	• Deviated Nasal Septum
• Blepharitis	• Diarrhoea and/or Vomiting (resolved)
• Blindness	• Dilatation and Curettage
• Blocked Tear Ducts	• Dislocated Hip
• Breast - Fibroadenoma	• Dislocations
• Breast Cyst(s)	• Dry Eye Syndrome
• Breast Enlargement/Reduction	• Dyspepsia
• Broken Bones (other than head or spine) - (no longer in plaster)	• Ear Infections (resolved - must be all clear prior to travel if flying)
• Bunion (Hallux Valgus)	• Eczema (no hospital admissions or consultations)
• Bursitis	• Endocervical Polyp
• Caesarean Section	• Endocervicitis
• Candidiasis (oral or vaginal)	• Endometrial Polyp
• Carpal Tunnel Syndrome	• Epididymitis
• Cartilage Injury	• Epiphora (Watery Eye)
• Cataracts	• Epispadias
• Cervical Erosion	• Epistaxis (Nosebleed)
• Cervicitis	• Erythema Nodosum
• Chalazion	• Essential Tremor
• Chicken Pox (fully resolved)	• Facial Neuritis (Trigeminal Neuralgia)
• Cholecystectomy	• Facial Paralysis (Bell's Palsy)
• Chronic fatigue syndrome (if only symptom is fatigue)	• Femoral Hernia
• Coeliac Disease	• Fibroadenoma
• Cold Sore (Herpes Simplex)	• Fibroid - Uterine
• Colitis (simple)	• Fibromyalgia
	• Fibromyositis
	• Fibrositis

• Frozen Shoulder	• Pelvic Inflammatory Disease
• Gall Bladder Removal	• Photodermatosis
• Ganglion	• Piles
• Glandular Fever (full recovery made)	• Pityriasis Rosea
• Glaucoma	• Post Viral Fatigue Syndrome (if the only symptom is fatigue)
• Glue Ear (resolved - must be all clear prior to travel if flying)	• Pregnancy (provided no complications)
• Goitre	• Prickly Heat
• Gout	• Prolapsed Uterus (womb)
• Grave's Disease	• Pruritis
• Grommet(s) inserted (Glue Ear)	• Psoriasis (no hospital admissions or consultations)
• Gynaecomastia	• Repetitive Strain Injury
• Haematoma (external)	• Retinitis Pigmentosa
• Haemorrhoidectomy	• Rhinitis (Allergic)
• Haemorrhoids (Piles)	• Rosacea
• Hallux Valgus (Bunion)	• Ruptured Tendons
• Hammer Toe	• Salpingo-ophoritis
• Hay Fever	• Scabies
• Hernia (not Hiatus)	• Scalp Ringworm (Tinea Capitis)
• Herpes Simplex (Cold Sore)	• Scheuermann's Disease
• Herpes Zoster (Shingles)	• Sebaceous Cyst
• Hip Replacement (no subsequent arthritis)	• Shingles (Herpes Zoster)
• Hives (Nettle Rash)	• Shoulder Injury
• Housemaid's Knee (Bursitis)	• Sinusitis
• HRT (Hormone Replacement Therapy)	• Skin Ringworm (Tinea Corporis)
• Hyperthyroidism (Overactive Thyroid)	• Sleep Apnoea
• Hypospadias	• Sore Throat
• Hypothyroidism (Underactive Thyroid)	• Sprains
• Hysterectomy (provided no malignancy)	• Stigmatism
• Impetigo	• Stomach Bug (resolved)
• Indigestion	• Strabismus (Squint)
• Influenza	• Stress Incontinence
• Ingrowing Toe-nail (Acronyx)	• Synovitis
• Inguinal Hernia	• Talipes (Club Foot)
• Insomnia	• Tendon Injury
• Intercostal Neuralgia	• Tennis Elbow
• Intertrigo	• Tenosynovitis
• Irritable Bowel Syndrome (IBS)	• Termination of Pregnancy
• Keimboeck's Disease	• Testicles - Epididymitis
• Keratoconus	• Testicles - Hydrocele
• Knee Injury - Collateral/cruciate ligaments	• Testicles - Varicocele
• Knee Replacement (no subsequent arthritis)	• Testicular Cyst
• Kohlers Disease	• Testicular Torsion (Twisted Testicle)
• Labyrinthitis	• Throat Infection(s)
• Laryngitis	• Thrush
• Learning Difficulties	• Thyroid - Overactive
• Leptothrix	• Thyroid Deficiency
• Leucoderma	• Tinea Capitis (Scalp Ringworm)
• Lichen Planus	• Tinea Corporis (Skin Ringworm)
• Ligaments (injury)	• Tinea Pedis (Athlete's Foot)
• Lipoma	• Tinnitus
• Macular Degeneration	• Tonsillitis
• Mastitis	• Tooth Extraction
• Mastoidectomy (resolved - must be all clear prior to travel if flying)	• Toothache
• Menopause	• Torn Ligament
• Menorrhagia	• Torticollis (Wry Neck)
• Migraine (provided this is a definite diagnosis and there are no ongoing investigations)	• Trichomycosis
• Miscarriage	• Trigeminal Neuralgia
• Mole(s)	• Turner's Syndrome
• Molluscum Contagiosum	• Twisted Testicle
• Myalgia (Muscular Rheumatism)	• Umbilical Hernia
• Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)	• Underactive Thyroid
• Myxoedema	• Undescended Testicle
• Nasal Infection	• Urethritis (fully recovered, no hospital admissions)
• Nasal Polyp(s)	• URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
• Nettle Rash (Hives)	• Urticaria
• Neuralgia, Neuritis	• Uterine Polyp(s)
• Nosebleed(s)	• Uterine Prolapse
• Nystagmus	• Varicocele
• Obstructive Sleep Apnoea	• Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
• Osgood-schlatter's Disease	• Vasectomy
• Osteochondritis	• Verruca
• Otosclerosis	• Vertigo - provided no disabling episodes
• Overactive Thyroid	• Vitiligo
• Parametritis	• Warts (benign, non-genital)
• Pediculosis	• Womb Prolapse (uterus)
	• Wry Neck (Torticollis)

In addition to any Medical Condition on the 'Waived Conditions' list, You may be automatically accepted for cover, **provided You do not have more than ONE of the following Medical Conditions or ANY other Pre-existing Medical Condition.**

Arthritis (Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism):

- There must have been NO hospital admissions within the last 12 months.
- Must NOT affect the back more than any other area of the body.
- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- Must NOT be awaiting surgery.
- Must have NO lung problems.

Asthma (Wheezing):

- There must have been NO hospital admissions EVER.
- Must have been diagnosed prior to age 50.
- Must be controlled with no more than 2 medications (NO nebulizer, NO home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must be able to walk 200 yards on the flat without becoming short of breath.

Diabetes Mellitus (Sugar Diabetes):

- Type 2 (Non-Insulin-Dependent Diabetes Mellitus) only.
- Controlled by diet alone or by no more than 1 medication (no Insulin).
- There must have been NO hospital admissions or diabetic complications EVER.
- Must have been a non-smoker for at least 12 months.

Down's Syndrome:

- There must be NO associated conditions or complications (e.g. congenital heart disease, epilepsy, gastrointestinal abnormalities).

Hypercholesterolaemia (High/Raised Cholesterol):

- No more than 1 medication.
- Must NOT be the inherited form.
- Must have been a non-smoker for at least 12 months.

Hypertension (High Blood Pressure, White Coat Syndrome):

- No more than 2 medications.
- There must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months.

Hypotension (Low Blood Pressure):

- Must NOT be associated with any underlying condition.

Osteoporosis (Osteopaenia, Fragile Bones):

- There must have been NO vertebral (backbone) fractures.

If You have any other Pre-existing Medical Condition(s) or Your Medical Condition(s) does not meet the above criteria, You must contact the Medical Screening Helpline on 0044 (0) 843 658 0362 to declare ALL Your Medical Conditions and ensure that the cover will meet Your needs.

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.

Health: This policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by the Insurers in writing prior to travel may invalidate any subsequent claim. If You are in any doubt as to whether You would be covered by the policy please call the Medical Screening Helpline.

Changes in health or medication: You must contact Us and declare any changes in Your health or Your medication that occur between the date You take out this policy and the date You start any Trip.

Cancellation, Curtailment & Trip Interruption Cover: It is important to note that the policy contains conditions and exclusions in relation to non-insured travelling companions, Close Relatives or persons with whom You intend to stay whilst on Your Trip, in the event of any need to cancel, curtail or interrupt a trip as a result of changes in their health. Please refer to the 'Important Limitations - Cancellation, Curtailment & Trip Interruption Cover' section for full details.

Special Sports & Activities: This policy specifically excludes participating in or practising for certain sports and activities. Your policy can be extended to cover some of these sporting activities (as detailed under the Optional Special Sports & Activities Cover section) when You have paid an appropriate additional premium. Your policy can be extended before departure from the Home country. If You are going to take part in special sports and activities where there may be a high risk of injury or if You are in any doubt as to whether cover will apply, please call the Travel Helpline on 00 44 (0) 844 482 0673.

Age Limit: No Section of this policy shall apply in respect of any person who is over 79 years of age at the commencement of the Period of Insurance.

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

Medical Emergency: In the event of a medical emergency You must contact Us as soon as possible. You **MUST** contact Us before incurring expenses in excess of £500. 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.

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

Personal Luggage: While this policy provides cover for Your Personal Luggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. The maximum We will pay under this policy for Valuables (as defined) owned by each Insured Person is limited to £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. 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 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).

No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:

- You have declared ALL Pre-existing Medical Conditions to Us; and
- You have declared any changes in Your health or prescribed medication; and We have accepted the condition(s) for insurance in writing.

Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to the commencement

of the Period of Insurance or departing on any Trip. **Failure to declare ALL Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.**

We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.

Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.

To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact the Medical Screening Helpline during office hours on 0044 (0) 843 658 0362.

You should also refer to the General Exclusions.

IMPORTANT LIMITATIONS - CANCELLATION, CURTAILMENT & TRIP INTERRUPTION COVER

This policy will **NOT** cover any claims under Section 6 (Cancellation, Curtailment & 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 or travelling companion who is not insured under this policy, or person with whom You intend to stay whilst on Your Trip if:

- a terminal diagnosis had been received prior to the commencement of the Period of Insurance; or
- if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;

or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:

- required surgery, inpatient treatment or hospital consultations; or
- required any form of treatment or prescribed medication.

You should also refer to the General Exclusions.

EMERGENCY ASSISTANCE 24 HOURS A DAY

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

Having done this please contact the appropriate 24-hour telephone number shown after the appropriate Section of cover. Give Your name, insurance details, 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 obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us on 00 44 (0) 843 658 0343 or 00 44 (0) 1293 652839 within 48 hours.

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

For Single Trip policies, please quote 14P90

For Annual Multi-Trip policies, please quote 14P91

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

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

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

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

You MUST contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You.

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

For more information You should contact:

Health Insurance Commission, PO Box 1001, Tuggeranong, ACT 2901, Australia or visit their website at: www.hic.gov.au

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 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.

Child/Children: An Insured Person or Persons aged under 18 years of age on the commencement date of the Period of Insurance.

Civil Partner: 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.

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

Dependent Children: Your biological, step, adopted or foster Children aged under 18 years of age on the commencement date of the Period of Insurance. Please note for Annual Multi-Trip Policies Dependent Children can travel independently of the main Insured Persons, provided they are accompanied at all times by a Responsible Adult.

Family: The main Insured Person, his/her spouse or Common Law Partner, and up to 4 of their dependent Children under 18 years of age (in full-time education and residing with them). For Annual Multi-trip policies, each insured adult can travel independently. All members of the Family must live at the same address.

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.

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

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

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.

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

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

Medical Health Declaration: Medical information that needs to be declared to Us before each Period of Insurance by any Insured Person who has suffered from a Pre-existing Medical Condition.

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 later. Cover for all other sections applies for the duration of Your Trip, as stated on the Certificate and for which You have paid the appropriate premium up to a maximum of 548 days if You are aged under 65, or 93 days if you are aged 65 or over.

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, on condition that each Trip does not exceed a maximum of 31 consecutive days or 62 consecutive days depending on the premium paid. Dependent Children can travel independently of the main Insured Persons, provided they are accompanied at all times by a Responsible Adult.

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

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

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

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

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

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified 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).

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.

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

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.

Public Transport: A train, bus, coach, ferry service or scheduled airline flight (non internal) operating to a published timetable to join the booked travel itinerary.

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.

Resident: You are within Your Home country and have been for at least six months prior to the time of arranging this insurance.

Responsible Adult: A person who is aged over 18, and who is at least 5 years older than any Child insured on the policy and who takes legal responsibility for the actions of that Child.

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

- The locked dashboard, boot or locked luggage compartment of a motor vehicle;
- The 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 Optional Special Sports & Activities cover section of this policy.

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

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

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

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

- Note 1: If You are under 65 years at the commencement of the Period of Insurance the maximum Trip duration will be 548 consecutive days (18 months).
- Note 2: If You are between 65 years and 79 years old at the commencement of the Period of insurance the maximum Trip duration will be 93 consecutive days.
- Note 3: If You 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 4: 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 5: The policy must be purchased before departing from Your Home country.

Annual Multi-trip policies: A maximum of 31 consecutive days. 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 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 62 days.
- Note 2: If You are between 65 and 74 years old at the commencement of the Period of Insurance the maximum Trip duration will be limited to 31 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 as follows:
 - Zone 2: A maximum of 31 consecutive days.
 - Zone 3: A maximum of 24 consecutive days.
- Note 4: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
- Note 5: Trips must commence and end in the Home country and a return ticket must have been booked prior to departure, unless a One Way Trip has been purchased.
- Note 6: For Residents of the European Union, Trips solely within their Home country are only insured if You have prebooked at least two consecutive nights paid accommodation.
- Note 7: Irrespective of the number of individual Trips You undertake in each Period of Insurance, the maximum of days You can spend abroad must not exceed 183.
- Note 8: The policy must be purchased before departure from Your Home country.

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; mobile telephones; smart phones; 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: SOLID Försäkringar, org nr 516401-8482, PO Box 22068, SE25022 Helsingborg, Sweden.

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

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

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

You/Your: Each person named on the Certificate and for whom the appropriate premium has been paid, resident in the European Union, registered with a local doctor for the last 6 months, and at the commencement of the Period of Insurance being not more than 79 years of age.

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

- **Optional Winter Sports Cover**
Your policy can be extended, subject to certain limitations, to cover Winter Sports. Please refer to the Optional Winter Sports Cover Section in this policy for full details.
- **Optional Golf Cover**
Your policy can be extended, subject to certain limitations, to cover Golf Equipment and Non-refundable golfing fees. Please refer to the Optional Golf 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 Weddings Cover section in this policy for full details.

- **Optional Business Cover**

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

- **Optional Additional Cruise Pack Cover**

Your policy can be extended, subject to certain limitations, to cover additional risks relating to Cruise Trips. Please refer to the Optional Cruise Pack Section in this policy for full details.

- **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) 843 658 0342 or 00 44 (0) 1293 652831.

What is covered:

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

a) **Information about Your destination**

We can provide information on:

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

b) **Transfer of Emergency Funds**

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

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

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

c) **Message Relay**

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

d) **Drug Replacement**

We will assist You in replacing lost drugs or other essential medication, or lost or broken prescription glasses or contact lenses, which are unobtainable overseas.

We can source and deliver to You compatible blood supplies.

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

e) **Non-Emergency Medical Referral**

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

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

f) **Tracing Lost Luggage**

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

g) **Replacement Travel Documents**

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

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

h) **Lost Credit Cards**

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

SECTION 2 - MEDICAL EMERGENCY & REPATRIATION

What is covered:

We will pay You the following costs, up to a maximum of **£5,000,000 Standard/£7,500,000 Premier**, for 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.
- Up to **£2,500** for burial/cremation of a deceased Insured Person abroad or transportation costs to a maximum of **£2,500** for 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, unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for 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 a 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 the Home country other than in connection with transportation of You or Your remains to Home from abroad;
- k) any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- l) any costs incurred in the Channel Islands which are recoverable under the local health service;
- m) any costs where the transportation Home has not been arranged by Us;
- n) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- o) air-sea rescue and transfer costs;
- p) the £115 Standard/£75 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;
- q) 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;
- r) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- s) 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) 843 658 0343 or 00 44 (0) 1293 652839.

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

For Single Trip policies, please quote 14P90

For Annual Multi-Trip policies, please quote 14P91

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

SECTION 3 - EMERGENCY DENTAL TREATMENT

What is covered:

We will pay You up to a maximum of **£250 Standard/£350 Premier** per each Insured Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

What is not covered:

- the costs of any subsequent permanent or routine treatment;
- any pre-planned, pre-known or expected dental treatment or diagnostic procedure;
- treatment which, in the opinion of Our medical officer, can reasonably be delayed until Your return to the country of departure;
- any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- normal wear and tear;
- any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- any damage to dentures, other than whilst being worn by You;
- dental treatment involving the provision of dentures or the use of precious metals;
- any costs incurred in the Home country;
- any costs incurred in the Channel Islands which are recoverable under the local health service;
- the £100 Standard/£75 Premier Policy Excess except where:
 - You have paid the Excess Waiver premium; or
 - You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- any costs incurred when engaging in Special Sports and Activities included in Table C & Table D unless You have paid the appropriate Special Sports & Activities premium;
- any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- anything mentioned in the General Exclusions.

SECTION 4 - ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

What is covered:

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under section 2 (Medical Emergency & Repatriation), We will pay You up to a maximum of **£1,000 Standard/£1,500 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 colleague, where necessary, to replace You in Your location outside the Home country following Your medical repatriation or death during a Trip.
- Additional travelling costs incurred in returning Home Your children under 18

years of age and insured under this policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children Home.

What is not covered:

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

SECTION 5 - HOSPITAL DAILY BENEFIT

What is covered:

For Premier policies only, in the event of a valid claim under section 2 (Medical Emergency & Repatriation) or section 3 (Emergency Dental Treatment), when You are admitted to a recognised hospital abroad as an in-patient for **more than 24 continuous hours**, We will pay You the sum of **£10** per each Insured Person **per complete 24 hours** of in-patient treatment up to a maximum of **£250** per each Insured Person.

What is not covered:

- any claim arising in connection with a Trip solely within the Home country;
- 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;
- any claim if You have purchased the Standard Cover;
- 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 **£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 (section 7).

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

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following the cancellation of or a delay of **more than 12 hours** in the departure of Your outward flight, sea-crossing, international 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 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 insolvency or default 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 under section 6 in total for Cancellation, Curtailment and Trip Interruption claims is **£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 flight, sea-crossing, international 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:

- a) 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**;
- b) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- c) any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:
 - a terminal prognosis has been received prior to the commencement of the Period of Insurance;
 - they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:
 - required surgery, inpatient treatment or hospital consultations; or
 - required any form of treatment or prescribed medication;
- d) cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to 'Complications of Pregnancy and Childbirth';
- e) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- f) any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
- g) 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, airport charges, service charges, facility charges, user fees, security charges or air passenger duty. You should obtain a refund from Your Carrier for such charges;
- k) any cancellation or Curtailment 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 Standard/£75 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) withdrawal from service of the aircraft on which You are booked to travel as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;
- q) anything mentioned in the General Exclusions.

SECTION 7 - TRAVEL DELAY

What is covered:

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:

1. For **more than 12 hours** beyond the intended **departure** time: We will pay You the sum of **£10** per each Insured Person **for the first 12 hours** Your departure is delayed and a further **£10** per each Insured Person **for each subsequent full 12 hours delay**, up to a maximum of **£100** in all per each Insured Person per Trip; or
2. **For more than 12 hours** beyond the intended **departure** time on the first outbound flight, sea crossing, coach or train, You can choose instead to abandon Your Trip and submit a cancellation claim under Section 6 up to a maximum of **£1,500 Standard or £5,000 Premier** per each Insured Person; or
3. 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 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) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- d) withdrawal from service of the aircraft on which You are booked to travel as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;
- 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:

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

On Your Return to Your Home country:

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

- Provide assistance to enable You to reach Home from the point where You transfer from the main international air, sea, coach or rail Carrier;
- Liaise with the onward transport provider to advise of Your late arrival and

will, if necessary, make alternative travel arrangements to enable You to get Home within a reasonable time.

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

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

Special conditions relating to claims

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

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

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

What is not covered:

- claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- claims due to You allowing insufficient time to complete Your journey to the departure point;
- withdrawal from service (temporary or otherwise) of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- additional costs where the scheduled Public Transport operator has offered reasonable alternative travel arrangements;
- immobilisation or loss of any vehicle You have taken abroad on Your Trip;
- withdrawal from service of the aircraft on which You are booked to travel as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;
- anything mentioned in the General Exclusions.

SECTION 9 - MISSED DEPARTURE ON THE OUTWARD JOURNEY

What is covered:

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 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 or accident.

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

Special conditions relating to claims

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

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

What is not covered:

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

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 **£1,000 Standard/£1,500 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 **£150 Standard/£250 Premier** per each Insured Person (or **£100** if the Insured Person is aged under 18). 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 **£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:

- any item loaned, hired or entrusted to You;
- any loss, theft of, or damage to Personal Luggage left in an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Luggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available;
- theft of Valuables from an Unattended motor vehicle;
- loss, theft of, or damage to, Valuables from checked-in luggage left in the custody of a Carrier and/or Valuables packed in luggage left in the baggage hold or storage area of a Carrier;
- electrical or mechanical breakdown or derangement of the article insured;
- wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- confiscation or detention by Customs or other lawful officials and authorities;
- contact or corneal lenses; dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments;
- damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- sports' gear whilst in use;
- equipment used in connection with any Winter Sports, Golf, Business 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 (please see section 12);
- n) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this section);
- o) the £100 Standard/£75 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:

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) 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 Standard/£200 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**.

If Your passport or Travel Documents are lost or stolen outside the country of departure during a Trip, We will pay You up to a maximum of **£150 Standard/£250 Premier** per each Insured Person (or **£50** if the Insured Person is aged under 18) 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 or other Travel Documents.

Special conditions relating to claims

Within 24 hours of discovery of the incident You must report loss of Money or Your passport or Travel Documents 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 Policy Excess except where You have paid the Excess Waiver premium;
- e) 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 indemnify 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** in total 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) 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	Standard	Premier
Death	£10,000	£15,000
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000	£15,000
Permanent Total Disablement	£10,000	£15,000

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 Standard/£15,000 Premier;
- e) any payment in excess of £2,500 arising from death of Insured Persons under 18 years of age or over 65 years of age;
- f) any payment in excess of £2,500 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

The following definitions apply only to this section:

We, Our, Us

SOLID Försäkringar, org nr 516401-8482, PO Box 22068, SE25022 Helsingborg, Sweden.

Representative

The solicitor or other suitably qualified person appointed by Us in accordance with this section of the policy.

Legal Costs and Expenses

If You suffer death, illness or personal injury during the Trip, then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation, and We consider that You are likely to obtain a reasonable settlement, we will advance on Your behalf up to **£25,000** in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings. When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will cover You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, up to **£25,000** in total under this policy per Insured Person (and in total for all

Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

Conditional Fee Agreement

The separate agreement between You and the Representative for paying his or her professional fees which is an enforceable conditional fee agreement within the meaning of sections 58, 58A, Courts and Legal Services Act 1990 (as substituted and inserted by section 27, Access to Justice Act 1999).

Insured Event

An event which leads to a claim being made under this section of Your policy.

Reasonable Prospects of Success

There must be throughout the duration of Your claim a greater than 50% chance of the claim being successful and a greater than 50% chance that damages will be recovered. In addition, the amount of any damages must always be likely to be greater than the anticipated unrecovered costs.

Limits of Cover

Up to **£25,000** is the most we will pay for all claims resulting from one or more insured events arising at the same time or from the same originating cause.

Conditions

In addition to the General Conditions set out in this policy:

- The claim must always have reasonable prospects of success.
- We shall have complete control over the legal proceedings through Representatives We nominate up to the point where proceedings are issued at which point You are free to nominate a suitably qualified person, although We do not have to accept them.
- Any Representative will be appointed by Us to represent You according to Our standard terms, which may include a Conditional Fee Agreement or a Contingency Fee Agreement.
- If an award of compensation is made and payment is received by You, or by a Representative instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.
- You must cooperate fully with Us and the Representative and follow their advice and provide any information and assistance required by them within a reasonable timescale.
- You must advise Us of any offers of settlement made by any third party and We may refuse to pay further legal costs if You do not accept any reasonable offers of settlement or if You withdraw Your claim without Our permission.
- We may take over, conduct or negotiate, in Your name, any claim or legal proceedings.
- We will have direct contact with the Representative and You authorise them to disclose any information or documentation We may ask for.
- If We ask, You must have any legal costs taxed, assessed or audited.
- You must take every step to recover any legal costs that We have to pay and must repay to Us any legal costs recovered.
- If the Representative refuses to continue acting for You with good reason or You dismiss the Representative without good reason, the cover We provide will end immediately.
- We will not pay any claim covered under any other policy or any claim that would have been covered under any other policy if this policy did not exist.

Exclusions

In addition to the General Exclusions set out in this policy, the following are specifically excluded:

- Any claim not notified to us within 90 days of the insured event occurring or where notification is within the 90 days but where any delay has nevertheless adversely effected the prospects of success.
- Costs or expenses incurred without our prior authorisation.
- The pursuit of a claim against Us, Our agent, the Representative or an Insurer underwriting any Section of this policy.
- Any claim relating to:
 - An illness which gradually develops and is not caused by a specific or sudden event;
 - The driving of a motor vehicle for which You had no valid insurance;
 - Judicial review or coroner's inquest;
 - Defending Your legal rights, except for the defence of any counterclaim
- Any fines, penalties, compensation or damages which You are ordered to pay.
- Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded and specifically which is capable of being pursued under a Contingency Fee Agreement.
- Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
- Legal costs and expenses incurred if an action is brought in more than one country.
- The costs of any appeal.
- Actions between Insured Persons or family members
- Any claim arising in connection with a Trip solely within Your Home country.
- The Policy Excess

Anything mentioned in General Exclusions

SECTION 16 - MUGGING

What is covered:

We will pay You the sum of **£30 per complete 24 hours** for which You are hospitalised up to a maximum of **£300** 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:

- You being under the influence of intoxicating liquor, drugs or substance or solvent abuse;
- Your intentional self injury or Your wilful exposure or Your deliberate acts;
- anything mentioned in the General Exclusions.

SECTION 17 - HIJACK

What is covered:

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:

- any claim resulting from You acting in a way which could cause a claim under this section;
- You must give Us a written statement from an appropriate authority confirming the hijack and how long it lasted;
- anything mentioned in the General Exclusions.

SECTION 18 - WITHDRAWAL OF SERVICES

What is covered:

We will pay You the sum of **£30 per complete 24 hours** up to a maximum of **£300** 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:

- claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- any claim not supported by written confirmation from the tour operator or hotel;
- anything mentioned in the General Exclusions.

SECTION 19 - DOMESTIC PETS

What is covered:

We will pay You the sum of **£25 per complete 24 hours** up to a maximum of **£150 Standard/£300 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 booked 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;
- anything mentioned in the General Exclusions.

HOME COUNTRY COVER

For residents within the European Union only within their Home country.

If you have purchased Annual Multi-trip Cover, this policy will cover You for each Trip You undertake solely within the Home country provided You have prebooked a **minimum of 2 consecutive nights** in paid accommodation away from Home. All conditions and exclusions (except where these are amended below) continue to apply to the policy.

SECTION 20 - HOME COUNTRY MEDICAL TRANSFER

What is covered:

Medical transfer 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, unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- anything mentioned in the General Exclusions.

SECTION 21 - ADDITIONAL ACCOMMODATION COSTS

What is covered:

In the event of a valid claim under Section 20 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:

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

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

• Cat skiing (with guides)	• Sledging/tobogganing
• Cross country skiing	• Snow Blading (no jumping, tricks)
• Glacier skiing	• Snow Bobbing
• Ice hockey	• Snow Scooting
• Langlauf (cross country skiing)	• Snow Shoe Walking
• Monoskiing (not for time trials/speed skiing or racing)	• Snow Shoeing
• Skiing on piste	• Snow Tubing
• Skiing or snow-boarding Off-piste (with-in local ski patrol guidelines)	• Snowblading
	• Snowboarding on piste
	• Tobogganing

Your policy can be extended to cover the following Winter Sports when you have paid the additional Winter Sports premium, **but no cover will apply in respect of any Personal Accident or personal liability claims:**

• Kite Snowboarding	• Snow Carting
• Snow Go Karting	• Snowmobiling
• Skidoo	• Snowmobile safari
• Snowmobile safari	

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

• Aerial Skiing	• Ski jumping
• Air boarding	• Ski Mountaineering
• Biathlon	• Ski Race Training
• Bobsleigh	• Ski racing
• Freestyle Skiing	• Ski Randonee
• Heli skiing or heli boarding	• Ski stunting
• Ice Climbing	• Ski Touring
• Ice Diving	• Ski Yawing
• Ice fishing by snowmobile (snowmobile driven by guides)	• Skiing Off-piste (outside local ski patrol guidelines/ outside recognised and authorised areas)
• Ice fishing by snowmobile (snowmobile not driven by guides)	• Snow Biking
• Ice Holing	• Snow cat Driving
• Ice Marathon	• Snow Kiting
• Ice Speedway	• Snow Parascending
• Nordic Skiing	• Snowboarding off-piste (outside local ski patrol guidelines/outside recognised and authorised areas)
• Paraskiing	
• Ski acrobatics/Aerials	• Tandem skiing
• Ski Bob Racing	

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

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

What is covered?

Benefits under the sections of cover already described are extended to cover Winter Sports as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections in respect of Winter Sports. You must read these extensions in conjunction with sections 1-21 and refer back to them when appropriate for full cover details.

SECTION 22 - CANCELLATION OR CURTAILMENT

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:

- anything mentioned in the General Exclusion.

SECTION 23 - 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/£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 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;
- anything mentioned in the General Exclusions.

SECTION 24 - 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:

- anything mentioned in the General Exclusions.

SECTION 25 - 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:

- claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- Trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- anything mentioned in the General Exclusions.

SECTION 26 - 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) anything mentioned in the General Exclusions.

OPTIONAL GOLF COVER

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 27 - 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 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 £65 Policy Excess 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) anything mentioned in the General Exclusions.

SECTION 28 - 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 of 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) anything mentioned in the General Exclusions.

SECTION 29 - GREEN FEES

What is covered:

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

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

Which are not used due to:

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

What is not covered:

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

OPTIONAL WEDDING COVER

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.

SECTION 30 - WEDDING COVER

PERIOD OF INSURANCE

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

SECTION A - ADDITIONAL CANCELLATION

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) if You are forced to cancel because of one of the specified causes listed under Section 6. In addition to the amounts specified in Section 6 We will pay a further **£1,500 Standard/£3,000 Premier**.

What is not covered:

- a) any claim not covered under Section 6;
- b) anything mentioned in the General Exclusions.

SECTION B - WEDDING RINGS

We will pay You up to a maximum of **£1,000 Standard/£2,500 Premier** per ring for any loss or damage to the Bride's or Bridegroom's Wedding Rings, occurring within the Period of Insurance. We will pay for the repair, replacement or reinstatement of the lost or damaged ring at our option.

SECTION C - WEDDING GIFTS

What is covered:

We will pay You up to a maximum of **£3,000 Standard/£5,000 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 D - WEDDING ATTIRE

We will pay You reasonable additional costs up to a maximum of **£3,000 Standard/£5,000 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 B, C and D):

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 the incident You must report the 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 B, C and D):

- any item loaned, hired or entrusted to You;
- any loss of 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 £65 Policy Excess except where You have paid the Excess Waiver premium;
- anything mentioned in the General Exclusions.

SECTION E - PHOTOGRAPHS AND VIDEOS

What is covered

We will pay You up to a maximum of **£3,000 Standard/£5,000 Premier** per couple for:

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

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

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

What is not covered:

- additional costs arising from any change to the specified time of which You are aware prior to the commencement of Your holiday;
- the cost of reprinting photographs or video(s) not owned or ordered by You;
- the £65 Policy Excess except where You have paid the Excess Waiver premium;
- anything mentioned in the General Exclusions.

SECTION F - WEDDING CARS AND TRANSPORT

What is covered

We will pay up to a maximum of **£500 Standard/£1,000 Premier** per couple if the private hire firm or individual with whom the transport arrangements have been made fails to meet its/their contractual obligation(s). This covers irrecoverable deposits and any additional costs.

What is not covered

- the £65 policy excess except where You have paid the Excess Waiver premium;
- losses which are covered under Section 6 of this policy;
- losses arising unless a written contract is in existence;
- any costs which would have been incurred had the original supplier not failed to meet their contractual obligations;
- financial failure of any service provider;
- anything mentioned in the General Exclusions.

SECTION G - CAKES AND FLOWERS

What is covered

We will pay up to **£3,000 Standard/£5,000 Premier** per couple for loss of, or damage to, flowers and the wedding cake which occurs during the Period of Insurance

What is not covered

- the £65 policy excess except where You have paid the Excess Waiver premium;
- theft of the wedding cake or flowers unless such items were removed by visible and forcible means;
- any loss due to theft or attempted theft, not reported to the police within 24 hours of discovery;
- loss of, or damage to, floral arrangements, or to the wedding cake, which are covered under Section 6 of this policy;
- loss or damage by theft or attempted theft of any flowers or the wedding cake, left in any Unattended vehicle, unless they are left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry;
- anything mentioned in the General Exclusions.

OPTIONAL BUSINESS COVER

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 31 - 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:

- Your engaging in manual work in conjunction with any profession, business or trade during the Trip;
- the £90 Standard/£65 Premier Policy Excess except where You have paid the Excess Waiver premium;
- more than £50 per single item, up to a maximum of £200 in total for any one claim if You are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss;
- wear tear or depreciation;
- any claim for loss or theft of Your Business Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent if You have not notified the airline or other Carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);

- 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) anything mentioned in the General Exclusions.

SECTION 32 - 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) anything mentioned in the General Exclusions.

SECTION 33 - BUSINESS MONEY

What is covered:

We will pay You up to a maximum of **£1,000** (limited to **£500** for cash) in total under this policy for the loss or theft of Your business money during Your Trip.

What is not covered:

- a) the £90 Standard/£65 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) anything mentioned in the General Exclusions.

SECTION 34 - 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 £90 Standard/£65 Premier Policy Excess except where You have paid the Excess Waiver premium;
- b) anything mentioned in the General Exclusions.

SECTION 35 - 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 colleague, 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:

- a) the £90 Standard/£65 Premier Policy Excess except where You have paid the Excess Waiver premium;
- b) any air travel costs in excess of a return economy/tourist class ticket;
- c) accommodation costs other than the cost of the room;
- d) anything mentioned in the General Exclusions.

OPTIONAL CRUISE PACK COVER

You can purchase additional Cruise pack cover during the Period of Insurance when You have paid the appropriate additional premium and the cover is shown on Your certificate.

SECTION 36 - MISSED PORT DEPARTURE

What is covered:

We will pay up to a maximum of **£2,000** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining Your cruise ship journey at the next docking port if You fail to arrive at the international departure point in time to board the ship on which You are booked to travel on the initial international journey of Your Trip as a result of:

1. the failure of scheduled Public Transport or;
2. an accident to or breakdown of the vehicle in which You are travelling or;
3. an accident or breakdown occurring ahead of You on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which You are travelling or;
4. Strike, Industrial Action or adverse weather conditions

Special conditions relating to claims

1. In the event of a claim arising from any delay arising from traffic congestion You must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. You must allow sufficient time for the scheduled Public Transport or other transport to arrive on schedule and to deliver You to the departure point.

What is not covered:

- a) The Policy Excess
- b) Claims arising directly or indirectly from:
 - Strike or Industrial Action or air traffic control delay existing or publicly declared by the date this insurance is purchased by You or the date Your Trip was booked whichever is the later.
 - An accident to or breakdown of the vehicle in which You are travelling for which a professional repairers report is not provided.
 - Breakdown of any vehicle in which You are travelling if the vehicle is owned by You and has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which you are travelling.
- c) Additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements.
- d) Additional expenses where Your planned arrival time at the port is less than 3 hours in advance of the sail departure time if You are travelling independently and not part of an integrated cruise package.
- e) Anything mentioned in the General Exclusions.

SECTION 37 - CABIN CONFINEMENT

What is covered:

We will pay **£25 for each 24 hour period** up to a maximum of **£1,000** when You are confined by the ships medical officer to Your cabin for medical reasons during the period of the trip.

What is not covered:

- a) Any confinement to Your cabin which has not been confirmed in writing by the ships medical officer.
- b) Anything mentioned in the General Exclusions.

SECTION 38 - ITINERARY CHANGE

What is covered:

We will pay up to **£300** for each missed port in the event of cancellation of a scheduled port visit due to adverse weather or timetable restrictions. This must be confirmed by the cruise operator in writing confirming the reason for the missed port.

What is not covered:

- a) The Policy Excess.
- b) Claims arising from a missed port caused by Strike or Industrial Action if the Strike or Industrial Action was known at the time that the insurance was purchased.
- c) Your failure to attend the excursion as per Your itinerary.
- d) Claims arising from when Your ship cannot put people ashore due to a scheduled tender operation failure.
- e) Claims where a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator.
- f) Anything mentioned in the General Exclusions.

SECTION 39 - UNUSED EXCURSIONS

What is covered:

We will pay up to **£500** for the cost of pre-booked excursions, which You were unable to use as a direct result of being confined to Your own cabin due to an accident or illness which is covered under Section 2 - Medical Emergency and Repatriation.

What is not covered:

Anything mentioned in the General Exclusions.

SECTION 40 - OPTIONAL SPECIAL SPORTS & ACTIVITIES COVER

What is covered:

Benefits under the sections of cover already described under Sections 1 - 21 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. Please see the following tables to confirm which sports and activities are covered 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)	• Deep sea fishing
• Angling	• Donkey Ride
• Archery	• Downhill Mountain Biking
• Athletics	• Fell walking
• Badminton	• Fishing
• Ballroom dancing	• Football - Beach kick around
• Bamboo Rafting	• Football/Soccer (non-competitive)
• Banana boating	• Free Swimming (freestyle only)
• Bar Work	• Fresh Water/Sea Fishing
• Baseball	• Glacier walking
• Basketball	• Glass Bottom Boats
• Billiards	• Gliding (no cover for crewing or piloting)
• Bird Watching	• Golf
• Black Water Rafting/Canoeing/Tubing up to Grade 3	• Gymnastics
• Blade Skating	• Handball
• Board sailing (wind surfing)	• Hiking/trekking/walking (below 2,500 metres)
• Bobbing (i.e. apple bobbing)	• Historical Research
• Body Boarding	• Hot air ballooning (organised pleasure rides only)
• Bowling	• Husky dog sleigh ride
• Bowls	• Husky safari
• Breathing Observation Bubble (BOB)	• Hydro Zorbing
• Bridge Swinging	• Ice Skating
• Bungee jumping (within organiser's guidelines)	• Indoor climbing (on climbing wall)
• Camping	• Indoor Skating
• Canoeing (up to grade 2 rivers only)	• Inline Skating
• Chess	• Jogging
• Climbing (on a climbing wall only)	• Kayaking (up to grade 3 rivers only)
• Cricket	• Keepfit
• Croquet	• Kick Sledding
• Curling	• Kiting (on ground, not used to propel forward)
• Cycling (incidental) occasional not main-purpose of trip	• Korfball
• Dancing	• Lasso throwing (not Rodeo)

• Motorcycling (up to 125cc)	• Scuba Diving 10 to 18 metres with a dive buddy (within organiser's guidelines): PADI Open Water Qualified
• Mountain Biking - Recreational (General cross-country, off road cycling)	• Scuba Diving 18 to 30 metres with a dive buddy (within organisers guidelines): PADI Advanced Open Water Qualified
• Netball	• Scuba Diving 10 to 20 metres with a dive buddy (within organisers guidelines): BSAC Ocean Diver Qualified
• Octopush	• Scuba Diving 20 to 30 metres with a dive buddy (within organisers guidelines): BSAC Sports Diver Qualified
• Organised safari without guns	• Sea Fishing
• Orienteering	• Sea kayaking
• Overland trips	• Segway
• Parascending over water	• Skateboarding (wearing pads and helmets, no tricks, jumping)
• Passenger Sledge (horse and carriage)	• Sledging (pulled by horse or reindeer as a passenger)
• Pedalo	• Sleigh Rides (horse pulled only)
• Petanque	• Snorkelling
• Pilates	• Softball
• Pony trekking	• Sphereing
• Quoits	• Squash
• Rackets	• Stoolball
• Racquet ball	• Surfcasting
• Rambling	• Surfing
• Rap jumping/running (within organiser's guidelines)	• Swimming
• Reenacting	• Swimming with dolphins
• Reindeer safari	• Table tennis
• Reindeer sleigh ride	• Ten pin bowling
• Ringos	• Tennis
• River Bugging	• Tubing
• River Tubing up to grade 2 only - NOT through caves	• Tug of war
• Roller Blading	• Volleyball
• Roller skating/blading (wearing pads & helmets)	• Wakeboarding
• Rounders	• Walking
• Rowing (except racing)	• Water polo
• Running (non competitive)	• Water skiing
• Safari (organised by bona fide tour operator with no guns)	• White water rafting/canoeing up to grade 3 (within organiser's guidelines)
• Safari trekking in a vehicle (must be organised tour)	• Windsurfing
• Safari trekking on foot (must be organised tour)	• Yoga
• Sailboarding	• Zorbing
• Scuba diving to 10 metres with a dive buddy (within organiser's guidelines)	

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:**

• Blowcarting (LAND SAILING - in a Kart)	• Mud Buggyng
• Catamaran Sailing (if qualified)	• Paintballing (wearing eye protection)
• Clay Pigeon Shooting	• Pigeon Racing
• Darts	• Pistol Shooting (within organisers guidelines)
• Devil Karting (unpowered)	• Restaurant Work
• Dinghy Sailing	• Rifle range Shooting
• Dirt Boarding (no tricks, jumps)	• Sailing/Yachting in-shore - (Recreational, no racing)
• Dune Bashing	• Sandboarding
• Frisbee	• Shooting (within organiser's guidelines)
• Go Karting	• Small Bore Target Shooting (within organiser's guidelines)
• HobbieCat Sailing	• Snooker
• Jet Boating (no racing)	• Softball
• Jet Skiing (no racing)	• Stoopball
• Karting	• Snooker
• Kite Boarding on water	• Softball
• Kite surfing	• Stoopball
• Land Skiing (not on snow)	• Target Rifle Shooting (within organiser's guidelines)
• Low Ropes (less than 1m from ground)	• Telemarking
• Model Flying (not pilot or passenger carrying aircraft)	• Wadi Bashing
• Model Sports (model radio controlled cars, aircraft, boats, etc)	• War Games (wearing eye protection)
• Mountain Boarding (no jumping / racing / tricks)	• Wicker Basket Tobogganing
	• Wind Tunnel Flying

TABLE C

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

• American Football	• Rugby (League/Union/Sevens/Touch)non competitive only
• Ball Hockey	• Safari (organised by bona fide tour operator with guns)
• Caravanning	• Speed Skating
• Endurance Tests	• Street Hockey (wearing pads and helmets)
• Fives	• Summer Tobogganing
• Flag Football	• Trampolineing
• Hiking/trekking/walking (between 2,501 metres and 4,000 metres)	
• Hockey	
• Horse riding (excl. competitions/racing/jumping/hunting)	
• Lacrosse	
• Mountaineering (below 2,500m)	
• Outdoor Endurance Events	
• Parascending over Land	

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:**

• Black Water Rafting/Canoeing/Tubing Grade 4 only	• Kayaking (up to grade 4)
• Camel Riding	• Polo
• Elephant Riding	• Sailing/Yachting in-shore - (Crewing, no racing)
• Elephant Trekking (non UK booked trip)	• Sailing/Yachting OffShore - (Recreational, no racing)
• Elephant Trekking (UK booked trip)	• Shinty
• Fencing	• Walking up Sydney Harbour Bridge
• Gaelic Football	• White water rafting/canoeing grade 4only (within organiser's guidelines)
• Hurling	
• Hydrospeeding	

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:

• 4 x 4 Driving along the beach	• Land Yachting
• Adventure Racing (EXPEDITION RACING)	• Long Distance cycling
• Aerobics	• Long Distance Running
• Alligator wrestling	• Long Distance Swimming
• Amateur Athletic Track Events	• Lugging/bobsleIGHing
• Animal Sanctuary/Refuge Work	• Manual Work
• Archaeological Digging	• Marathon Des Sables
• Assault Courses including High Ropes	• Marathon running
• Base Jumping	• Martial Arts
• Beach Games	• Micro-Lighting
• Big Game Hunting	• Mixed Gas Diving
• Black Water Rafting/Canoeing/Tubing Grade 5 and above	• Modern Pentathlon
• BMX Freestyle, Racing, Stunt & Obstacle	• Motocross
• Bouldering	• Motor Cycle Racing
• Boxing	• Motor Racing
• Boxing Training	• Motor Rallies
• Bridge Walking	• Motorcycling over 125cc
• Buggyng	• Mountain biking - Downhill/Competitive/ Mega Avalanche
• Bull Running	• Mountaineering (above 2,500m)
• Canopy Walking	• Parachute Jumping
• Canyoning	• Paragliding
• Caving/Pot Holing	• Parapenting/Paraponting
• Coasteering	• Potholing
• Cross Country Running	• Power Gliding
• Cycle Racing	• Power Kiting
• Cycle Touring	• Power Lifting
• Cyclo Cross	• Powerboat Racing
• Deer Stalking	• Professional Entertaining
• Drag Racing	• Quad Biking
• Dragon Boat Racing	• Rafting
• Driving any Motorised Vehicle	• River Walking
• Equestrian	• Rock Climbing
• Expeditions	• Rock Scrambling
• Extreme Sports	• Rodeo
• Falconry	• Roller Derby
• Fell Running	• Roller Hockey
• Fly Boarding	• Sailing/Yachting - Racing
• Flying as a passenger (except as a fare paying passenger in a licensed passenger carrying aircraft)	• Sailing/Yachting OffShore - (Crewing, no racing)
• Flying crew/pilot	• Scrambling
• Flying Fish	• Scuba Diving Solo
• Flying Helicopter (Pilot)	• Scuba Diving over 30 metres
• Free Diving	• Shark Cage Diving
• Free Mountaineering	• Shark Diving
• Freestyle Skateboarding	• Shark Diving To Swim With And Feed Sharks
• Fruit & Vegetable Picking	• Skateboarding, Downhill or Competitive
• Go Ape Zip Line and Treetop Adventure	• Skeleton
• Gorge Walking	• Sky Surfing
• Gym - Fitness - X Trainer etc	• Skydiving
• Hang Gliding	• Slack-Lining
• Harness Racing	• Solo Climbing
• Helicopter Ride (except as a fare paying passenger in a licensed passenger carrying aircraft)	• Solo Mountaineering
• Heptathlon	• Speed Trials
• High Diving (over 3 meters)	• Speedway
• Hiking/trekking/walking (above 4,000 metres)	• Steeplechasing
• Horse Racing	• Storm Chasing
• Hunting	• Swim Trekking
• Ironman	• Tae Kwon Do
• Jousting	• Tandem Skydive
• Judo	• Team Games
• Karate	• Time Trials
• Kayaking (Grade 5 and above)	• Travelling in any form of ground transport above 4,000m
• Kendo	• Tree Top Canopy Walking
• Kite Buggyng (on land)	• Tree Top Walking
• Kloofing	• Triathlon
	• Ultimate Frisbee
	• Ultra Marathon
	• Via Ferrata
	• Water Skiing Jumping

• Weightlifting	• Working
• Whale Watching	• Wrestling
• White water rafting/ canoeing grade 5and above	• Zip Trekking
	• Zip Wiring

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 APPLYING TO SECTIONS 1-40

1. No cover will come into force, or continue in force, under sections 2, 3, 4, 5 and 6, unless each Insured Person, who by reason of the Important Health Requirements must make a Medical Health Declaration in respect of the period for which insurance is required, has declared ALL Pre-existing Medical Conditions to Us and they have been formally accepted by Us in writing.
2. Any medical information supplied in a Medical Health Declaration will be treated in the strictest confidence, will be used solely for Our own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the Medical Health Declaration. We shall not refuse cover unless, in Our opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a Medical Health Declaration shall be borne by You.
3. During each Period of Insurance and before You depart on each Trip You must declare to the Medical Screening Helpline any change in Your health or medical status. This change must be accepted in writing by Us before cover will be continued. If in doubt as to whether any change is material, You should contact the Medical Screening Helpline.
4. 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.
5. You must avoid needless self-exposure to peril unless You are attempting to save human life.
6. 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.
7. 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.
8. 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.**
9. 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.
10. 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.
11. 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.
12. 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.
13. 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.
14. If a claim arises from or is related to an assault or deliberate injury to an Insured by a third party, a police report must be provided before the claim can be validated and any payment made.
15. 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.
16. 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.
17. 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.

18. 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.
19. 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.
20. 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.
21. 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.
22. When engaging in any sport or holiday activity (not excluded under General Exclusion 15) 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.
23. 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.
24. 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 APPLYING TO SECTIONS 1-40

No section of this policy shall apply in respect of:

1. Any person who has reached the age of 80 years prior to the commencement of the Period of Insurance.
2. Any person practicing in Winter Sports who has reached the age of 65 years at the commencement of the Period of Insurance.
3. 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 13.
4. 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).
5. 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.
6. 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 or Money & Passport).
7. Any deliberately careless or deliberately negligent act or omission by You.
8. Any claim arising or resulting from Your own illegal or criminal act.
9. Needless self-exposure to peril except in an endeavour to save human life.
10. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, being under the influence of alcohol (including but not exclusively having a blood alcohol reading of more than 150mg per 100ml) or You being under the influence of drug(s).
11. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
12. Any claim caused by or arising from jumping from a balcony.
13. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
14. 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.
15. You engaging in or practising for the following sports and activities: 4 x 4 Driving along the beach, Adventure Racing (EXPEDITION RACING), Aerobics, Alligator wrestling, Amateur Athletic Track Events, Animal Sanctuary/Refuge Work, Archaeological Digging, Assault Courses including High Ropes, Base Jumping, Beach Games, Big Game Hunting, Black Water Rafting/Canoeing/Tubing Grade 5 and above, BMX Freestyle, Racing, Stunt & Obstacle, Bouldering, Boxing, Boxing Training, Bridge Walking, Buggy, Bull Running, Canopy Walking, Canyoning, Caving/Pot Holing, Coaststeering, Cross Country Running, Cycle Racing, Cycle Touring, Cyclo Cross, Deer

Stalking, Drag Racing, Dragon Boat Racing, Driving any Motorised Vehicle, Equestrian, Expeditions, Extreme Sports, Falconry, Fell Running, Fly Boarding, Flying as a passenger (except as a fare paying passenger in a licensed passenger carrying aircraft), Flying crew/pilot, Flying Fish, Flying Helicopter (Pilot), Free Diving, Free Mountaineering, Freestyle Skateboarding, Fruit & Vegetable Picking, Go Ape Zip Line and Treetop Adventure, Gorge Walking, Gym - Fitness - X Trainer etc, Hang Gliding, Harness Racing, Helicopter Ride (except as a fare paying passenger in a licensed passenger carrying aircraft), Heptathlon, High Diving (over 3 metres), Hiking/trekking/walking (above 4,000 metres), Horse Racing, Hunting, Ironman, Jousting, Judo, Karate, Kayaking (Grade 5 and above), Kendo, Kite Buggy (on land), Kloofing, Land Yachting, Long Distance cycling, Long Distance Running, Long Distance Swimming, Lugging/bobsleighbing, Manual Work, Marathon Des Sables, Marathon running, Martial Arts, Micro-Lighting, Mixed Gas Diving, Modern Pentathlon, Motocross, Motor Cycle Racing, Motor Racing, Motor Rallies, Motorcycling over 125cc, Mountain biking - Downhill/Competitive/Mega Avalanche, Mountaineering (above 2,500m), Parachute Jumping, Paragliding, Parapenting/Paraponting, Potholing, Power Gliding, Power Kiting, Power Lifting, Powerboat Racing, Professional Entertaining, Quad Biking, Rafting, River Walking, Rock Climbing, Rock Scrambling, Rodeo, Roller Derby, Roller Hockey, Sailing/Yachting - Racing, Sailing/Yachting OffShore - (Crewing, no racing), Scrambling, Scuba Diving Solo, Scuba Diving over 30 metres, Shark Cage Diving, Shark Diving, Shark Diving To Swim With And Feed Sharks, Skateboarding, Downhill or Competitive, Skeleton, Sky Surfing, Skydiving, Slack-Lining, Solo Climbing, Solo Mountaineering, Speed Trials, Speedway, Steeplechasing, Storm Chasing, Swim Trekking, Tae Kwon Do, Tandem Skydive, Team Games, Time Trials, Travelling in any form of ground transport above 4,000m, Tree Top Canopy Walking, Tree Top Walking, Triathlon, Ultimate Frisbee, Ultra Marathon, Via Ferrata, Water Skiing Jumping, Weightlifting, Whale Watching, White water rafting/ canoeing grade 5 and above, Working, Wrestling, Zip Trekking, Zip Wiring, Aerial Skiing, Air boarding, Biathlon, Bobsleigh, Freestyle Skiing, Heli skiing or heli boarding, Ice Climbing, Ice Diving, Ice fishing by snowmobile (snowmobile driven by guides), Ice fishing by snowmobile (snowmobile not driven by guides), Ice Holing, Ice Marathon, Ice Speedway, Nordic Skiing, Paraskiing, Ski acrobatics/Aerials, Ski Bob Racing, Ski jumping, Ski Mountaineering, Ski Race Training, Ski racing, Ski Randonee, Ski stunting, Ski Touring, Ski Yawing, Skiing Off-piste (outside local ski patrol guidelines/ outside recognised and authorised areas), Snow Biking, Snow cat Driving, Snow Kiting, Snow Parascending, Snowboarding off-piste (outside local ski patrol guidelines/outside recognised and authorised areas), Tandem skiing 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.

16. Participation in any organised competition involving any Special Sports and Activities or Winter Sports.
17. Any claims under the optional golf cover section unless the appropriate golf extension premium required has been paid
18. Any claims under the business cover section unless the appropriate business extension premium has been paid
19. You fighting except in self-defence.
20. Any claims under the wedding cover section unless the appropriate wedding extension premium has been paid.
21. Any claims under the cruise pack section unless the appropriate cruise pack extension premium required has been paid.
22. 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.

23. 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.
24. 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.
25. 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.
26. Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus - except under section 2 (Medical Emergency & Repatriation), and section 14 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
27. 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.
28. 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.
29. 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

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

Claims forms can be obtained from www.global-response.co.uk/claimsform Alternatively telephone Our Claims Helpline on 0843 658 0345 or email claimsforms@global-response.co.uk to obtain a claim form, giving Your name and Certificate number, and brief details of Your claim.

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

For Single Trip policies, please quote 14P90

For Annual Multi-Trip policies, please quote 14P91

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

In order to handle claims quickly, We may use appointed claims handling agents. When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account.

Provided that payment is remitted to the bank account designated by You, We shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

CUSTOMER SATISFACTION

Our Promise of Service:

We aim to provide a first class service at all times. However, if You have a complaint You should contact Us in the first instance at:

The Complaints Department, Global Response Ltd, Regus House, Falcon Drive, Cardiff, United Kingdom, CF10 4RU

or email to customerservices@global-response.co.uk or telephone 00 44 (0) 2920 468793

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

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

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

Exchange Tower,
London E14 9SR
Telephone: 00 44 (0) 800 023 4 567

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

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.

To cancel Your policy, You should contact:

Customer Services
ROCK Insurance Group
Griffin House
135 High Street
Crawley
West Sussex
RH10 1DQ
Telephone: 0844 482 0673
or e-mail admin@rockinsurance.com

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

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.

AUTO RENEW

To make sure You have continuous cover under Your policy, ROCK will aim to automatically renew (auto-renew) Your policy when it runs out, unless You tell them not to. Each year ROCK will contact 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 may not be able to automatically renew Your policy. They will let You know at the time if this is the case. ROCK 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 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 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.

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 Group
Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ
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.

TRAVEL CHECKLIST

Before You travel, You should ask yourself the following:

- Do You know of any Pre-existing Medical Condition that You need to tell Us about? If You have answered 'Yes' to the above question, You should telephone the Medical Screening Helpline.
- If You have purchased an Annual Multi-trip policy, will the duration of any Trip exceed 31 consecutive days?
- Do You intend to engage in any Winter Sports whilst on Your Trip?
- Do You intend to engage in any Special Sports or Activities whilst on Your Trip?

If You have answered 'Yes' to any of these questions, or want to check anything before You travel, You should contact Our Travel Helpline on 00 44 (0) 844 482 0673.

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

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

For Single Trip policies, please quote 14P90

For Annual Multi-Trip policies, please quote 14P91

POLICY A - TRAVEL INSURANCE CONTACT NUMBERS

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

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

For Single Trip policies, please quote 14P90

For Annual Multi-Trip policies, please quote 14P91

Travel Helpline	As shown on Your Certificate of Insurance
Personal Assistance Services	00 44 (0) 843 658 0342 or 00 44 (0) 1293 652831
Medical Screening Helpline	00 44 (0) 843 658 0362
Medical Emergency & Repatriation	00 44 (0) 843 658 0343 or 00 44 (0) 1293 652842 Fax: 00 44 (0) 2920 468797
Travel Insurance Claims and Cancellation	00 44 (0) 843 658 0345
Legal Advice & Legal Expenses Claims	00 44 (0) 843 658 0348

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

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

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

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

The Insurer will **not** pay for:

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

What is covered:

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

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

What is not covered:

The booking agent or consolidator.

For claims relating to Scheduled Airline Failure

Claims Procedure:

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

IPP Claims Office
PP House, 22-26 Station Road
West Wickham, Kent BR4 0PR
United Kingdom
Telephone: +44 (0) 20 8776 3752
Facsimile: +44 (0) 20 8776 3751
Email: info@ipplondon.co.UK
Website: www.ipplondon.co.UK

IPP will only accept claims submitted up to six months after the failure.

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

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

POLICY B - SCHEDULED AIRLINE FAILURE CONTACT NUMBERS

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

Claims Helpline

020 8776 3752

POLICY C - 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:

- deliberate damage or neglect of the Electronic Equipment;
- failure on Your part to follow the manufacturer's instructions;
- 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:

- 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;

2. 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;
3. 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;
4. where the Electronic Equipment has been left Unattended when it is away from Your Home;
5. where all precautions have not been taken.
6. 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 policy 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.

POLICY D - OPTIONAL CAR HIRE EXCESS COVER UPGRADE

You can only purchase this upgrade if You are resident in the United Kingdom.

Car Hire Excess Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 56 days.

INTRODUCTION TO YOUR UPGRADE

Thank You for choosing Halo's Car Hire Excess Insurance and welcome to peace of mind Car Rental Protection. ROCK Insurance Group has partnered with Halo Insurance Services Limited to bring You an outstanding service. This policy wording contains important information and gives You a full explanation of Your cover. We have tried to make this document easy to understand, but if You have any questions please call Us on the telephone number on Your Certificate, or write to Us at the address shown at the end of this section.

You need to be aware that all policies are subject to certain exclusions and conditions. It is therefore essential that You are aware of what is covered and what is not and any security requirements and conditions You need to comply with. For simplicity, We use keywords or phrases which are shown in Definitions and these are listed in alphabetical order. They have the same meaning whenever they appear and will always be shown with an initial capital letter so as to remind You of their importance.

To help You understand the cover provided We have laid out sections of this policy under the following headings:-

What is Covered – This text gives information about the cover provided

What is Not Covered – This text draws Your attention to what is not covered

In addition You should also read the General Conditions and Exclusions.

Your Certificate should be read in conjunction with Your Policy Wording, as together they form the basis of Your insurance contract.

It is Our ambition at Halo Insurance to design products that meet Your needs. We are focused on providing You the best-in-class products and selection in order to bring You peace of mind to Your trips wherever they may take You.

We hope You visit Us again soon and keep Us top of mind next time You hire a car!

Please take time to read through Your Certificate and Policy Wording documents.

Contact Us if You need any further information. Once again, thank You for Your custom. Have a safe journey, Halo Insurance Services Limited

IMPORTANT INFORMATION

WHO IS ELIGIBLE TO PURCHASE CAR HIRE EXCESS INSURANCE

Any person: -

1. Holding a valid full or internationally recognised driving license
2. Anyone aged between 21 and 74 years of age
3. Eligible to rent and drive the vehicle and able to adhere to the terms of the Vehicle Rental Agreement
4. Who rents a vehicle for a maximum of 56 days
5. Named on the Vehicle Rental Agreement

MONETARY LIMITS

We can insure You up to the amount of the sum insured or other specified limit, which will be shown in this policy.

JURISDICTION AND LAW

This insurance shall be governed by the laws of England and Wales, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

WHAT TO DO IF YOU WANT TO MAKE A CLAIM

Should You wish to claim under Your Vehicle Rental Insurance You should call the Claims Department Helpline as soon as possible. You must give Us any information or help that We ask for. You must not settle, reject, negotiate or agree to pay any claim without Our written permission. Full details of how to claim are set out below.

CLAIMS NOTIFICATION

In the event of loss please contact The Claims Department within 60 days of the loss.

You will be asked to confirm details of the incident for which You are making a claim – please have Your policy number to hand.

We may ask You to complete a claim form – which We will send to You, if required.

We will ask You to submit certain documentation to support Your claim (please see list below). It is important that You submit all documentation requested, as We will be unable to process Your claim until received. Any payments made for claims will be paid to You by cheque.

1. a copy of Your Vehicle Rental Agreement.
2. a copy of Your Certificate, which will state Your car hire insurance reference number and/or insurance policy number.
3. Charge Receipt for the rental (if separate from the Vehicle Rental Agreement).

4. copies of any invoices, receipts, or other documents confirming any amount You have paid in respect of the incident for which You are claiming.
5. a front and back copy of the driving licence of the person driving the Rental Vehicle involved in the accident (the driver). You may also be asked for other forms of identification.
6. a copy of Your credit card statement showing payment of the damages claimed.
7. We may also require the following additional documents:
8. if the incident by law requires the attendance of the Police, We require an original copy of the police report.
9. If You are claiming for any theft, You must supply an original copy of the police report.
10. If the Rental Company issued an accident damage report, We require a copy of the report.

The details can be posted to:

Chubb Claims Department
249 Midsummer Boulevard
Central Milton Keynes
MK9 1YA

FAILURE TO FOLLOW THESE STEPS MAY DELAY OR JEOPARDISE THE REIMBURSEMENT OF YOUR COSTS WARRANTY

This insurance is provided for one Rental Vehicle at any one time, which may be driven and operated by You.

Cover will take effect from the time You take legal control of the Rental Vehicle and will cease at the time the Vehicle Rental Company assumes control of the Rental Vehicle whether at its business location or elsewhere. This policy must have been purchased prior to the commencement of a Vehicle Rental Agreement for which You wish this policy to be operative.

DEFINITIONS

Assistance Company: who acts on behalf of the Rental Company.

Booking Voucher / Booking Receipt: confirmation that a booking has been made and premium collected using ROCK Insurance Group website properties. This contains Your Booking Voucher Number.

Certificate: An insurance validation Certificate issued by the seller which describes You and the Insured person(s) who are covered under this policy. Also, it will contain Your car hire insurance reference number.

Covered Rental Trip: hire of the Rental Vehicle where the period of hire is shown in the Vehicle Rental Agreement.

Insurer/Our/Us/We: means ROCK Insurance Group and / or Halo Insurance Services Limited and / or Chubb Insurance Company of Europe SE.

Rental Company: a company or agency who are fully licensed with the regulatory authority of the country, state or local authority to provide that the Rental Vehicle is collected.

Rental Vehicle: any vehicle rented under a Vehicle Rental Agreement on a daily or weekly basis from a Rental Company within the Territories of this Insurance and which is collected from the Rental Company within the Geographical Scope of this Insurance.

Specified Driver(s): Drivers listed on the Vehicle Rental Agreement and who can drive the Rental Vehicle.

Territories: the countries which this policy provides cover, and shown on the Certificate as 'Where are You covered'. Please also refer to Our 'Worldwide Territory' definition.

Vehicle Rental Agreement: the contract of hire between the Rental Company and the Insured Person.

You/Your/Insured Person(s): the lead contracting person named on this policy who must be the person named as the main driver in the Vehicle Rental Agreement and who is eligible to drive the Rental Vehicle and any of the Specified Driver(s) on the Vehicle Rental Agreement

SECTION 1 – WORLDWIDE TERRITORY

What is covered:

Your Policy cover only applies whilst the Rental Vehicle is being used in or has been hired in a country defined as a Worldwide Territory.

What is not covered:

Where the Rental Vehicle is being used in, to or through the following countries: Afghanistan, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Sudan, and Zimbabwe.

Also refer to General Exclusions

SECTION 2 – EXCESS INSURANCE

What is covered:

We will pay up to **£2,000** for any single incident or up to **£3,000** for a series of incidents during any single Vehicle Rental Agreement for the reimbursement of the excess applied by the Rental Company. You are covered for any physical loss

or damage to the Rental Vehicle for which You are responsible under the terms of the Vehicle Rental Agreement, including:

- Fire;
- Theft;
- Vandalism;
- Physical damage to windscreens, tyres, roof and undercarriage;
- Towing costs relating to the loss or damage;
- Loss of use of the Rental Vehicle

What is not covered:

Any Payment over **£2,000** for any single incident or **£3,000** for a series of claims during any single vehicle agreement.

Does **NOT** apply where:

- You have not met the terms of Your Vehicle Rental Agreement
- the Rental Vehicle was not driven by or in the charge or control of You.

Also refer to General Exclusions

SECTION 3 – LOCK OUT

What is covered:

In the event that You are unintentionally locked out of the Rental Vehicle, We will pay costs incurred up to a maximum of **£100** to open the vehicle, without causing any further damage to the Rental Vehicle.

The Rental Company must approve the locksmith and the Assistance Company is to approve this course of action prior to a locksmith being called out. All receipts are to be retained and presented by the named insured to the Assistance Company for the reimbursement to be approved.

Failure to follow these steps may void this cover.

What is not covered:

We will not pay:

- Any costs exceeding £100.
- Where the locksmith is not approved by the Rental Company, and where the course of action was not approved by the Assistance Company.
- Where receipts and invoices are not presented.
- Also refer to General Exclusions

SECTION 4 – VEHICLE KEY REPLACEMENT

What is covered:

We will pay You costs incurred up to a maximum of **£300**, for each and every claim, for replacing a lost or stolen Rental Vehicle key, including replacement locks and locksmith charges.

What is not covered:

We will not pay:

- Any amount exceeding £300.
- Where receipts and invoices are not presented.
- Also refer to General Exclusions

SECTION 5 – BAGGAGE

What is covered:

In the event of theft or damage to baggage and/or personal belongings in Your Rental Vehicle as a result of theft or attempted theft following visible and forcible entry,

We will pay:

- up to **£300** in total for any one claim; OR
- up to **£150** for any single item.

This is subject to original receipts, proof of purchase or insurance valuations being received.

Where original receipts, proof of purchase or insurance valuations are not made available then the maximum payment per single claim is £75, subject to a maximum of £200.

A contribution of £50 is required towards the payment of each and every claim made within this section.

What is not covered:

We will not pay:

- for money, stamps, tickets, documents, securities;
- telephone, communications or entertainment equipment, including but not limited to mobile phones, satellite navigation systems and games consoles;
- goods, samples or equipment carried in connection with any trade or business;
- where the personal belongings and/or baggage are not concealed in either the locked boot or glove compartment of the Rental Vehicle;
- if a loss is not reported to the Police and a Police report obtained within 24 hours of discovery of the loss;
- where evidence of forced entry of the vehicle have not been confirmed by the police and/or Rental Company;
- for claims where the Rental Vehicle has been left unattended between the

hours of 20:00hrs and 08:00hrs;

- for claims arising from theft or damage to household goods or anything shipped as freight or under a bill of lading;
- for any equipment not part of the Rental Vehicle which has been supplied by the Rental Company;
- where a travel policy is in place which already provides cover for loss or damage to Your personal belongings and baggage, or where any other insurance policy is in place which provides the same cover.

Also refer to General Exclusions

GENERAL CONDITIONS

The following conditions apply to all sections of this policy.

1. Keeping to the terms of Your policy. The cover provided by this policy only applies if You have met all the terms and conditions stated within this document.
2. Number of Rental Vehicles. Cover is provided for one Rental Vehicle at any one time which may be driven and operated by any of the Insured Persons as detailed on the Vehicle Rental Agreement. Cover will take effect from the time You take legal control of the Rental Vehicle and will cease at the time the Rental Company assumes control of the Rental Vehicle whether at its business location or elsewhere.
3. Purchase of Policy. This policy must have been purchased and have commenced, either prior to or to coincide with, the commencement date of a Vehicle Rental Agreement for which You require this Cover to be operative.
4. Provision of Accurate Information. In deciding to provide this Cover and in setting the terms and premium We have relied on the information that has been provided by You and You must take care when answering any question to ensure that all information is accurate and complete. You must tell Us, as soon as possible, if there are any changes to the information that has already been provided. Cover shall be void if You deliberately or recklessly provide false information to Us whether at inception, when advising of a change or when making a claim.
5. If You have a Claim.
 - a) The Claims Department must be notified of any accident, proceeding or other event which may give rise to a claim within 60 days of the incident.
 - b) You must co-operate with Us at all times and give Us all the information and help We request;
 - c) You must provide Us with the records and documents We request;
 - d) You must not admit liability, negotiate or refuse any claim without Our written consent;
 - e) We are entitled to the control and settlement of all proceedings arising out of or in connection with Your claim;
 - f) Claims will not be paid in respect of expenses to the extent that they are assumed, waived or paid by the Rental Company or its insurers.
 - g) Expenses reimbursed by Your employers insurer will not be paid;
 - h) We will not reimburse charges made by Your credit card company.
6. Other Insurance. Losses will not be paid in respect of any property, damages or expenses more specifically insured or any claim which but for the existence of this Insurance should be recoverable under any other Insurance.
7. Proceedings to make a recovery. We may take proceedings in Your name to recover compensation from any third party in respect of any indemnity provided under this insurance and any amounts so recovered shall belong to Us, and the Insured Person shall co-operate and provide all reasonable assistance as necessary to Us.
8. Our Cancellation Rights. We may cancel Your policy at any time by giving You 7 days' written notice to the last known e-mail address (or mailing address if You do not have an e-mail address) provided by You. We will give You a proportionate refund of any premiums paid for the insurance cover remaining, providing You have not made any claim during the period of insurance cover.
9. Jurisdiction and Law. This policy shall be governed by, and construed in accordance with, the laws of England and Wales whose courts alone shall have jurisdiction in any dispute arising under this insurance.
10. Driving Licence. All Insured Persons must hold a valid driving licence, or hold a full internationally recognised licence.
11. Settling Disagreements. If We have agreed to pay a claim but disagree over the amount to be paid or any other dispute regarding this insurance policy, the matter will be referred to an arbitrator who We have both agreed to. You cannot take legal action until the arbitrator has made a decision.
12. Care of Vehicle. You must take all reasonable steps to protect the Rental Vehicle against loss and damage.

GENERAL EXCLUSIONS

The General Exclusions apply to the whole of this insurance policy, and apply in addition to What is not covered within each policy section.

Your insurance does NOT cover any liability arising directly or indirectly from any of the following:

1. Fraudulent/Dishonest/Criminal Acts. Any fraudulent, dishonest or criminal act committed by You the Insured Person or anyone with whom they are

- in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated;
2. Violation of Rental Agreement Terms. From the use of the Rental Vehicle in violation of the terms of the Vehicle Rental Agreement;
 3. Period of Insurance. This policy only applies during the period of the Vehicle Rental Agreement. This policy is void if the dates of cover for this policy and the Vehicle Rental Agreement do not coincide. No policy can be issued retrospectively. This policy will not exceed 56 days from the start of the Vehicle Rental Agreement, subject the relevant premium being paid.
 4. Unacceptable/Unauthorised Drivers. Through driving by persons who are aged less than 21 years and over 74 years, and persons not named as authorised drivers on the Vehicle Rental Agreement, and by persons who do not have a valid driving licence;
 5. Unacceptable Vehicles. From the rental of vehicles where the value of the vehicle exceeds £65,000 or vehicles which are more than 20 years old, or the rental of 'antique, expensive or exotic' vehicles not considered to be conventional and usual.
 6. Unacceptable Vehicle Types. For the rental of vehicles not licensed for road use, and other vehicles types, including but not limited to trailers, caravans, camper vans, commercial vehicles, vans, loan or courtesy vehicles, trucks, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, motor homes, passenger vans and vehicles with more than 9 seats.
 7. Competition and Performance Driving. Out of the use of any Rental Vehicle in racing competitions, rallying, trials, rallies or speed testing, or when driven on a motor sport circuit.
 8. Injury, Illness, Drink/Drugs. From self-inflicted injury or illness, alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction or self-exposure to needless peril except in an attempt to save human life).
 9. Alcohol Limit. The Insured Person driving any kind of vehicle while the alcohol level in their blood is higher than the legal limit of the country where the incident occurs.
 10. Radioactivity/Nuclear/Pollution. From the loss or damage to any property or any liability, loss or exposure resulting or arising from:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or any waste and the combustion of nuclear fuel; or
 - b) the radioactive toxic explosive or other hazardous properties or any explosive nuclear assembly or nuclear component thereof.
 - c) the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants;
 11. War and Hostilities. From loss or damage caused by war (whether war be declared or not), invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, terrorism, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
 12. Other Insurance. The amount of the indemnity You are entitled to claim from any other insurance whether or not the insurer refuses the claim or fails to settle for any reason whatsoever;
 13. Rental Vehicles Contents. From any loss or damage to the Rental Vehicle's contents;
 14. Fines, Penalties etc. From fines, penalties, exemplary or punitive damages or any other type or kind of judgement or award which does not compensate the party benefiting from the award or judgement for any actual loss or damage sustained;
 15. Workers Compensation Act. Out of any obligation for which You may be held liable under any Workers Compensation Act, disability benefits or unemployment law or any similar law;
 16. Property in Your Control. From any loss or damage to material property transported by You or in Your care, custody or control.
 17. Wear and Tear. Out of wear and tear, gradual deterioration, insect or vermin, inherent vice.
 18. Off Road. Out of losses occurring from driving whilst not on a Public Motorway.
 19. Mechanical Breakdown & Incorrect Fuel. From loss or damage to the Rental Vehicle as a result mechanical breakdown or as a result of the fuel tank being filled with the incorrect fuel type.
 20. Payment of Premium. Where the full premium or any additional premium have not been paid by You.
 21. Illegal Transport. From loss or damage whilst carrying illegal goods in the Rental Vehicle or whilst transporting contraband.
 22. Sanctions. We shall not be liable to provide cover or benefit or pay any sums if that would directly or indirectly put Us or any of Our group companies in breach of any applicable economic or trade sanctions.

COMPLAINTS PROCEDURE

Halo Insurance Services Limited and Chubb Insurance Company of Europe SE aim to provide a service that will cause no cause for complaint. However if You are dissatisfied with the service We have provided please write to:

The Complaints Department
Halo Insurance Services Limited
8 The Square, Stockley Park, Heathrow,
Uxbridge, UB11 1FW, UNITED KINGDOM

quoting Your policy number or claim reference number and give Us full details of Your complaint.

Halo Insurance Services Limited are authorised to issue a final response to Your complaint but where appropriate, the final response may be issued by Your insurer, Chubb Insurance Company of Europe SE.

Should You remain dissatisfied having received a final response, You may be able to take Your complaint to the Financial Ombudsman Service (FOS), South Exchange Tower, London, E14 9SR.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation scheme (FSCS). You may be entitled to compensation from this scheme if We cannot meet Our financial obligations. For claims against insurers, 90% of the claim is covered. Further information about the compensation scheme arrangements is available at www.fscs.org.UK or by contacting the FSCS on telephone number 020 7892 7300.

CONFIDENTIALITY AND DATA PROTECTION

All information about You of a sensitive or personal nature will be treated as private and confidential. We will however use and disclose the information We have about You in the course of arranging, placing and administering Your insurance. This may involve passing information about You to insurers, other intermediaries and other third parties involved (directly or indirectly) in Your insurance

We may also pass information about You to other companies which are in or are associated with Our group.

We or they may also use the information We hold about You to provide You with information on other products and services We or they can offer and which We or they feel may be of interest to You. If You do not wish to receive marketing information from Us or them, please contact Us immediately.

INFORMATION ABOUT YOUR INSURANCE PROVIDERS

Halo Insurance Services Limited registered office:

Suite 1, 56 Gloucester Road, London, SW7 4UB and is registered in England number 6929208.

Authorised and regulated by the Financial Conduct Authority Ref. No. 504629 for the sale and administration of general insurance products in the United Kingdom and throughout the European Economic Area (EEA).

Halo Insurance Services Limited acts as Administrators for the Insurer, Chubb Insurance Company of Europe SE.

Chubb Insurance Company of Europe SE.

Registered office 106 Fenchurch Street, London, EC3M 5NB, England
A European company incorporated in England & Wales registered under company number SE13

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, Reg No. 481725.

POLICY D - CAR HIRE EXCESS CONTACT NUMBERS

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

Claims Helpline (from the UK): **0844 826 6563**

Claims Helpline (from abroad): **+44 (0) 20 7895 3200**

POLICY A - TRAVEL INSURANCE SUMMARY OF COVER

Benefit	Standard Cover	Excess	Premier Cover	Excess
Personal Assistance Services	£250	Nil	£250	Nil
Medical Emergency & Repatriation	£5,000,000	£115	£7,500,000	£75
Emergency Dental Treatment	£250	£100	£350	£75
Additional Accommodation & Travelling Cost	£1,000	Nil	£1,500	Nil
Hospital Daily Benefit	N/A	N/A	£10 per complete day of inpatient treatment: up to £250	Nil
Cancellation, Curtailment & Trip Interruption	£1,500	£100/£10 for LOD	£5,000	£75/£10 for LOD
Travel Delay				
- Delay Benefit	£10 for each full 12 hour delay: maximum £100	Nil	£10 for each full 12 hour delay: maximum £100	Nil
- Abandonment	£1,500	£100/£10 for LOD	£5,000	£75/£10 for LOD
- Travel Cancellation	£500	Nil	£500	Nil
Departure Assistance & Missed Connection	£500	Nil	£1,000	Nil
Missed Departure on the Outward Journey	£500	Nil	£1,000	Nil
Personal Luggage	£1,000	£100	£1,500	£75
- Single article, or Pair or Set of articles	£150	£100	£250	£75
- Valuables (limited to £100 if insured person is under 18)	£150	£100	£250	£75
Luggage Delay	£50 per complete day: up to £150	Nil	£50 per complete day: up to £150	Nil
Money & Passport				
- Cash limit (limited to £50 if insured person is under 18)	£100	£45	£200	£45
- Passport and travel documents (limited to £50 if insured person is under 18)	£150	£100	£250	£75
Personal liability	£2,000,000	Nil	£2,000,000	Nil
Personal accident:				
- Permanent disability	£10,000	Nil	£15,000	Nil
- Permanent Disability (66 and over)	£2,500	Nil	£2,500	Nil
- Loss of limbs or sight	£10,000	Nil	£15,000	Nil
- Death benefit (aged under 18)	£2,500	Nil	£2,500	Nil
- Death benefit (aged 18 - 65)	£10,000	Nil	£15,000	Nil
- Death benefit (66 and over)	£2,500	Nil	£2,500	Nil
Legal protection	£25,000	£215	£25,000	£215
Mugging	£30 per complete day of inpatient treatment: up to £300	Nil	£25 per complete day of inpatient treatment: up to £300	
Hijack	£100 per complete day: up to £1,000	Nil	£100 per complete day: up to £1,000	Nil
Withdrawal of Services	£30 per complete day: up to £300	Nil	£30 per complete day: up to £300	Nil
Domestic Pets	£25 per complete day: up to £150	Nil	£25 per complete day: up to £300	Nil
Home Country Cover				
Home Country Medical Transfer	necessary costs	Nil	necessary costs	Nil
Additional Accommodation Costs	£1,000	Nil	£2,000	Nil
Optional Winter Sports Cover				
Cancellation, Curtailment & Trip Interruption	£1,500	£100/£10 for LOD	£5,000	£75/£10 for LOD
Skis, ski equipment	£1,000	£65	£2,000	£65
Ski Pass	£75 per complete day: up to £300	Nil	£75 per complete day: up to £300	Nil
Ski Equipment Delay	£20 per complete day: up to £200	Nil	£20 per complete day: up to £200	Nil
Piste Closure	£20 per complete day: up to £240	Nil	£20 per complete day: up to £240	Nil
Avalanche or landslide	£20 per complete day: up to £240	Nil	£20 per complete day: up to £240	Nil
Optional Golf Cover				
Equipment (Owned)	£1,000	£65	£2,000	£65
- Single Article (Owned)	£250	£65	£250	£65
Golf Equipment Hire	£20 per complete day: up to £200	Nil	£30 per complete day: up to £300	Nil
Green Fees	£75 per complete day: up to £300	Nil	£100 per complete day: up to £400	Nil
Optional Wedding Cover				
Additional cancellation	£1,500	£100/£10 for LOD	£3,000	£75/£10 for LOD
Wedding Rings	£1,000 per ring	£65	£2,500 per ring	£65
Wedding Gifts	£3,000 per couple	£65	£5,000 per couple	£65
Wedding Attire	£3,000 per couple	£65	£5,000 per couple	£65
Wedding Photographs and video	£3,000 per couple	£65	£5,000 per couple	£65
Weddings Cars and Transport	£500 per couple	£65	£1,000 per couple	£65
Cake and flowers	£3,000 per couple	£65	£5,000 per couple	£65

Optional Business Cover				
Equipment	£1,000	£90	£1,000	£65
- Single Article	£500	£90	£500	£65
- Samples	£500	£90	£500	£65
- Computer Equipment Limit	£1,000	£90	£1,000	£65
- Business Equipment Delay	£150	Nil	£200	Nil
Hiring equipment	£30 per complete day: up to £300	Nil	£50 per complete day: up to £500	Nil
Business Money	£1,000	£90	£1,000	£65
Cash Limit	£500	£90	£500	£65
Emergency Courier	£200	£90	£200	£65
Replacement Employee	£1,000	£90	£1,500	£65
Optional Cruise cover				
Missed Port Departure	£2,000	£90	£2,000	£65
Cabin Confinement	£25 per complete day: up to £1,000	Nil	£25 per complete day: up to £1,000	Nil
Itinerary Change	£300 per port	£90	£300 per port	£65
Unused Excursions	£500	£90	£500	£65

POLICY B - SCHEDULED AIRLINE FAILURE SUMMARY OF BENEFITS

Cover (per Policy unless otherwise shown)	Standard Cover	Excess	Premier Cover	Excess
Scheduled Airline Failure Cover	N/A	N/A	£1,500	Nil

POLICY C - OPTIONAL GADGET COVER SUMMARY OF BENEFITS

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

POLICY D - OPTIONAL CAR HIRE EXCESS COVER SUMMARY OF BENEFITS

Cover (per Policy unless otherwise shown)	Standard Cover	Excess	Premier Cover	Excess
1. Car hire excess insurance	£3,000	Nil	£3,000	Nil
- Single article limit	£2,000	Nil	£2,000	Nil
2. Lock out	£100	Nil	£100	Nil
3. Vehicle key replacement	£300	Nil	£300	Nil
4. Baggage	£300	Nil	£300	Nil
5. Single article limit	£150	Nil	£150	Nil