

YOUR TRAVEL INSURANCE POLICY

Reference Number: **ROCK/MCC/HCC/16/44&45**
Including Winter Sports Cover

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.

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

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

If You 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.

If you are a person buying insurance, you have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This duty exists before the cover is placed, when renewed, or altered at any time throughout the duration of the policy. If you do not do so, your Insurer may be able to void your

policy from inception. An example of this could be the medical history of a close relative or other person that may cause you to cancel or cut short your trip. If you are unsure whether or not information is relevant, please do not hesitate to call us.

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

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

- You reside outside the European Union;
- You have reached the age of 65 when you purchase a Single Trip or Annual Multi-Trip policy;
- You reside outside of the UK and wish to purchase the Optional Gadget Cover Upgrade.

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, Mid Counties Coop, Suite A, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ or email info@rockinsurance.com. Should You remain dissatisfied You may have the right to ask the Financial Ombudsman Service to review Your complaint.

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We are unable to meet Our obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at www.fscs.org.uk or telephoning 0800 678 1100 or 020 7741 4100.

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POLICY A - TRAVEL INSURANCE SUMMARY OF COVER

Benefit	Standard Cover	Excess
Personal Assistance Services	£250	Nil
Medical Emergency & Repatriation	£5,000,000	£100
Emergency Dental Treatment	£250	£100
Additional Accommodation & Travelling Cost	£1,000	Nil
Hospital Daily Benefit	£10 per complete day of inpatient treatment up to £100	Nil
Cancellation, Curtailment & Trip Interruption	£2,500	£100/£10 for LOD
Travel Delay	£10 for each full 12 hour delay: maximum £100	Nil
Delay Benefit		£100/£10 for LOD
Abandonment	£2,500	£100/£10 for LOD
Travel Connection	£1,500	Nil
Departure Assistance	£500	Nil
Missed Departure on the Outward Journey	£500	Nil
Personal Luggage	£1,500	£100
Single article, or Pair or Set of articles	£150	£100
Valuables (limited to £100 if insured person is under 18)	£150	£100
Luggage Delay	£50 per complete day: up to £150	Nil
Money & Passport	£100	£50
Cash limit (limited to £50 if insured person is under 18)		£100
Passport	£150	£100
Personal liability	£2,000,000 per policy	Nil
Personal accident:	£10,000	Nil
Permanent disability		£2,500
Permanent Disability (66 and over)		£10,000
Loss of limbs or sight		£2,500
Death benefit (aged under 18)		£10,000
Death benefit (aged 18 - 65)		£2,500
Death benefit (66 and over)	£2,500	Nil
Legal protection	£25,000 per policy	£100
Mugging	£30 per complete day of inpatient treatment: up to £300	Nil
Hijack	£100 per complete day: up to £1,000	Nil
Withdrawal of Services	£30 per complete day: up to £300	Nil
Domestic Pets	£25 per complete day: up to £150	Nil
Home Country Cover		
Home Country Medical Transfer	necessary costs	Nil
Additional Accommodation Costs	£1,000	Nil
Winter Sports Cover		
Cancellation, Curtailment & Trip Interruption	£2,500	£100/£10 for LOD
Skis, ski equipment	£1,000	£50
Ski Pass	£75 per complete day: up to £300	Nil
Ski Equipment Delay	£20 per complete day: up to £200	Nil
Piste Closure	£20 per complete day: up to £240	Nil
Avalanche or landslide	£20 per complete day: up to £240	Nil

POLICY B - 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 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. You should review and update the cover periodically to ensure it remains adequate.

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

Please keep this document in a safe place and take it with You when You travel in case You need assistance or need to make a claim. If You have any questions or are in any doubt about the cover provided please call Our travel helpline as quoted on Your Certificate of insurance.

Please quote the reference number ROCK/MCC/HCC/16/44&45

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 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 Tokio Marine HCC - International Group, a trading name of HCC International Insurance Company plc, which is a member of the Tokio Marine HCC Group of Companies. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the UK Financial Conduct Authority (FCA) (FCA Registration Number 202655) and Prudential Regulation Authority. Registered in England and Wales No. 01575839 with registered office at 1 Aldgate, London EC3N 1RE

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.

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.

If You have any other Pre-existing Medical Condition or Your Medical Condition does not meet the above criteria, You must contact the Medical Screening Helpline on **00 44 (0) 343 658 0362** to declare ALL Your Medical Conditions and ensure that the cover will meet Your needs.

IMPORTANT - WAIVED CONDITIONS

• Abnormal Smear Test	• Endometrial Polyp
• Achilles Tendon Injury	• Epididymitis
• Acne	• Epiphora (Watery Eye)
• Acronyx (Ingrowing Toe-nail)	• Epispadias
• Adenoids	• Epistaxis (Nosebleed)
• Allergic Rhinitis	• Erythema Nodosum
• Alopecia	• Essential Tremor
• Anal Fissure/Fistula	• Facial Neuritis (Trigeminal Neuralgia)
• Appendectomy	• Facial Paralysis (Bell's Palsy)
• Astigmatism	• Femoral Hernia
• Athlete's Foot (Tinea Pedis)	• Fibroadenoma
• Attention Deficit Hyperactivity Disorder	• Fibroid - Uterine
• Bell's Palsy (Facial Paralysis)	• Fibromyalgia
• Benign Prostatic Enlargement	• Fibromyositis
• Bladder Infection (fully recovered, no hospital admissions)	• Fibrositis
• Blepharitis	• Frozen Shoulder
• Blindness	• Gall Bladder Removal
• Blocked Tear Ducts	• Ganglion
• Breast - Fibroadenoma	• Glandular Fever (full recovery made)
• Breast Cyst(s)	• Glaucoma
• Breast Enlargement/Reduction	• Glue Ear (resolved - must be all clear prior to travel if flying)
• Broken Bones (other than head or spine) - (no longer in plaster)	• Goitre
• Bunion (Hallux Valgus)	• Gout
• Bursitis	• Grave's Disease
• Caesarean Section	• Grommet(s) inserted (Glue Ear)
• Candidiasis (oral or vaginal)	• Gynaecomastia
• Carpal Tunnel Syndrome	• Haematoma (external)
• Cartilage Injury	• Haemorrhoidectomy
• Cataracts	• Haemorrhoids (Piles)
• Cervical Erosion	• Hallux Valgus (Bunion)
• Cervicitis	• Hammer Toe
• Chalazion	• Hay Fever
• Chicken Pox (fully resolved)	• Hernia (not Hiatus)
• Cholecystectomy	• Herpes Simplex (Cold Sore)
• Chronic fatigue syndrome (if only symptom is fatigue)	• Herpes Zoster (Shingles)
• Coeliac Disease	• Hip Replacement (no subsequent arthritis)
• Cold Sore (Herpes Simplex)	• Hives (Nettle Rash)
• Colitis (simple)	• Housemaid's Knee (Bursitis)
• Common Cold(s)	• HRT (Hormone Replacement Therapy)
• Conjunctivitis	• Hypert thyroidism (Overactive Thyroid)
• Constipation	• Hypospadias
• Corneal Graft	• Hypothyroidism (Underactive Thyroid)
• Cosmetic Surgery	• Hysterectomy (provided no malignancy)
• Cyst - Breast	• Impetigo
• Cyst - Testicular	• Indigestion
• Cystitis (fully recovered, no hospital admissions)	• Influenza
• Cystocele (fully recovered, no hospital admissions)	• Ingrowing Toe-nail (Acronyx)
• D & C	• Inguinal Hernia
• Deaf Mutism	• Insomnia
• Deafness	• Intercostal Neuralgia
• Dental Surgery	• Intertrigo
• Dermatitis (no hospital admissions or consultations)	• Irritable Bowel Syndrome (IBS)
• Deviated Nasal Septum	• Keimboeck's Disease
• Diarrhoea and/or Vomiting (resolved)	• Keratoconus
• Dilatation and Curettage	• Knee Injury - Collateral/cruciate ligaments
• Dislocated Hip	• Knee Replacement (no subsequent arthritis)
• Dislocations	• Kohlers Disease
• Dry Eye Syndrome	• Labyrinthitis
• Dyspepsia	• Laryngitis
• Ear Infections (resolved - must be all clear prior to travel if flying)	• Learning Difficulties
• Eczema (no hospital admissions or consultations)	• Leptothrix
• Endocervical Polyp	• Leucoderma
• Endocervicitis	• Lichen Planus
	• Ligaments (injury)
	• Lipoma
	• Macular Degeneration

• Mastitis	• Sore Throat
• Mastoidectomy (resolved - must be all clear prior to travel if flying)	• Sprains
• Menopause	• Stigmatism
• Menorrhagia	• Stomach Bug (resolved)
• Migraine (provided this is a definite diagnosis and there are no ongoing investigations)	• Strabismus (Squint)
• Miscarriage	• Stress Incontinence
• Mole(s)	• Synovitis
• Molluscum Contagiosum	• Talipes (Club Foot)
• Myalgia (Muscular Rheumatism)	• Tendon Injury
• Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)	• Tennis Elbow
• Myxoedema	• Tenosynovitis
• Nasal Infection	• Termination of Pregnancy
• Nasal Polyp(s)	• Testicles - Epididymitis
• Nettle Rash (Hives)	• Testicles - Hydrocele
• Neuralgia, Neuritis	• Testicles - Varicocele
• Nosebleed(s)	• Testicular Cyst
• Nystagmus	• Testicular Torsion (Twisted Testicle)
• Obstructive Sleep Apnoea	• Throat Infection(s)
• Osgood-schlatter's Disease	• Thrush
• Osteochondritis	• Thyroid - Overactive
• Otosclerosis	• Thyroid Deficiency
• Overactive Thyroid	• Tinea Capitis (Scalp Ringworm)
• Parametritis	• Tinea Corporis (Skin Ringworm)
• Pediculosis	• Tinea Pedis (Athlete's Foot)
• Pelvic Inflammatory Disease	• Tinnitus
• Photodermatitis	• Tonsillitis
• Piles	• Tooth Extraction
• Pityriasis Rosea	• Toothache
• Post Viral Fatigue Syndrome (if the only symptom is fatigue)	• Torn Ligament
• Pregnancy (provided no complications)	• Torticollis (Wry Neck)
• Prickly Heat	• Trichomycosis
• Prolapsed Uterus (womb)	• Trigeminal Neuralgia
• Pruritis	• Turner's Syndrome
• Psoriasis (no hospital admissions or consultations)	• Twisted Testicle
• Repetitive Strain Injury	• Umbilical Hernia
• Retinitis Pigmentosa	• Underactive Thyroid
• Rhinitis (Allergic)	• Undescended Testicle
• Rosacea	• Urethritis (fully recovered, no hospital admissions)
• Ruptured Tendons	• URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
• Salpingo-oophoritis	• Urticaria
• Scabies	• Uterine Polyp(s)
• Scalp Ringworm (Tinea Capitis)	• Uterine Prolapse
• Scheuermann's Disease	• Varicocele
• Sebaceous Cyst	• Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
• Shingles (Herpes Zoster)	• Vasectomy
• Shoulder Injury	• Verruca
• Sinusitis	• Vertigo - provided no disabling episodes
• Skin Ringworm (Tinea Corporis)	• Vitiligo
• Sleep Apnoea	• Warts (benign, non-genital)
	• Womb Prolapse (uterus)
	• Wry Neck (Torticollis)

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) 343 658 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. 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 0343 658 0325.

Age Limit: No Section of this policy shall apply in respect of any person who has reached the age of 65 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 make every attempt to contact Us as soon as possible before incurring expenses in excess of £500, unless that emergency prevents you from doing so. If You are physically prevented from contacting Us immediately, You or someone designated by You must then make every attempt to contact Us within 48 hours. If you or someone designated by you is still unable to contact us within 48 hours due to unforeseen circumstances, those circumstances will be taken into account and assessed at point of claim.

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 Possessions: 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 owned by all Insured Persons is limited to £150 in total (or £100 in total 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. Please note mobile phones and smart phones are not covered under this insurance policy.

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 per Insured Person each and every incident, each and every section of cover. 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 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 Healix International on **00 44 (0) 343 658 0326**. Give Your name, insurance details, and as much information as possible. Please give Us a telephone or fax number where We can contact You or leave messages at any time of the day or night.

In the event of a medical emergency You must make every attempt to contact Us as soon as possible before incurring expenses in excess of £500, unless that emergency prevents you from doing so. If You are physically prevented from contacting Us immediately, You or someone designated by You must then make every attempt to contact Us within 48 hours. If you or someone designated by you is still unable to contact us within 48 hours due to unforeseen circumstances, those circumstances will be taken into account and assessed at point of claim.

Please quote the reference number ROCK/MCC/HCC/16/44&45

RECIPROCAL HEALTH AGREEMENTS

European Union

If You are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland, We strongly recommend that You take a European Health Insurance Card (EHIC) with You. Application forms for this can be obtained from the Post Office and should be completed and validated before You travel. This will allow You to benefit from the reciprocal health arrangements, which exist within these countries. You should take reasonable steps to use these arrangements where possible.

If We agree to a claim for medical expenses which has been reduced by You using an EHIC You will not have to pay the Excess amount under the Medical Expenses Section. Where it is necessary for You to provide evidence of the medical costs incurred, this must show that the medical fee has been reduced by use of the EHIC.

For further information about the EHIC, please refer to the 'Health Advice For Travellers' booklet from the Post Office or visit the Department of Health website www.dh.gov.uk/travellers or call 0300 330 1350.

Australia and Non-European Economic Area (EEA) countries

When You are travelling to Australia and You have to go to hospital, You must enrol for treatment under the National Medicare Scheme. The UK has reciprocal healthcare agreements with other non-EEA countries and territories. Details can be found at www.nhs.uk/NHSEngland/

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.

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, Civil Partner or Common Law Partner, and their dependent children or grandchildren (under 18 years of age, in fulltime education) and non-related children who are travelling as part of a family group. 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.

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

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

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

Zone 1: Your Home country within the EU.

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

Zone 3: All countries worldwide, excluding the United States, Canada, Bermuda, Mexico, the Caribbean and those specified in the General Exclusions section.

Zone 4: Australia & New Zealand.

Zone 5: All countries worldwide except as specified in the General Exclusions section.

Please note: No cover is provided under this policy for any Trip in, to or through, Afghanistan, Iran, Liberia, North Korea, Sudan & Syria.

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 not having reached the age of 65.

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: Physical labour involving the use of tools or machinery or exposure to risk that could give rise to Your bodily injury or illness (nursing and bar-work are not considered to be manual work).

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.

OneWay 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.

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, Curtailment & Trip Interruption 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, Curtailment & Trip Interruption 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).
- 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.
- Note 3: This travel insurance policy does not cover Mobile Phones or Smart Phones.

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.

Reasonable Care: Steps taken to ensure a degree of caution and concern for the safety of himself/herself and others, including personal possessions, that a rational person would take in the circumstances

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 hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with

a fitted and engaged tray or roller blind cover behind the rear seats;

- The fixed storage units of a motorised or towed caravan;
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof

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

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

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

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

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

- Note 1: The maximum Trip duration will be 548 consecutive days (18 months).
- Note 2: 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 3: 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 4: The policy must be purchased before departing from Your Home country.
- **Annual Multi-trip policies:** A maximum of 31 consecutive days. (17 days for winter sports)
- Note 1: 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 2: 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 3: 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 4: 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 5: The policy must be purchased before departure from Your Home country.

UK Area: Great Britain, Northern Ireland and the Isle of Man (excluding the Channel Islands).

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: HCC International Insurance Company Plc.

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 not having reached the age of 65.

UPGRADES

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

• **Optional Max Trip Duration Increase**

Your policy can be extended to increase the max trip duration on an Annual Multi-trip policy from 31 consecutive days to 62 consecutive days for an additional premium.

• **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.

SECTION 1 - PERSONAL ASSISTANCE SERVICES

If You need to use any of the following services, please phone **00 44 (0)343 658 0326**.

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.

- 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.

For travel to the United States of America We will only pay for reasonable and necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.

We reserve the right to limit payment to what Our medical officer deems to be reasonable.

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

What is not covered:

- costs in excess of **£500** which have not been authorised by Us in advance (see Important Notes);
- any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- any pre-planned, pre-known or expected medical treatment or diagnostic procedure;
- treatment which, in the opinion of Our medical officer, can reasonably be delayed until Your return to the country of departure;
- any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our medical officer;
- treatment for cosmetic purposes unless Our medical officer agrees that such treatment is necessary as a result of an accident covered under this policy;
- expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- any costs incurred in the Home country other than in connection with transportation of You or Your remains to Home from abroad;
- any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- any costs incurred in the Channel Islands which are recoverable under the local health service;
- any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- air-sea rescue and transfer costs;
- the 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
- 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)343 658 0326.

Please quote the reference number ROCK/MCC/HCC/16/44&45

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

SECTION 2 - MEDICAL EMERGENCY & REPATRIATION

What is covered:

We will pay You the following costs, up to the amount shown in the summary 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 **£5,000** for burial/cremation of a deceased Insured Person abroad or transportation costs to a maximum of **£5,000** for returning Home an Insured Person's body or ashes;

SECTION 3 - EMERGENCY DENTAL TREATMENT

What is covered:

We will pay You up to the amount shown in the summary for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

What is not covered:

- the costs of any subsequent permanent or routine treatment;
- any pre-planned, pre-known or expected dental treatment or diagnostic procedure;
- treatment which, in the opinion of Our medical officer, can reasonably be delayed until Your return to the country of departure;
- any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- normal wear and tear;
- any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- any damage to dentures, other than whilst being worn by You;
- dental treatment involving the provision of dentures or the use of precious metals;
- any costs incurred in the Home country;
- the 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;
- anything mentioned in the General Exclusions.

SECTION 4 - ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

What is covered:

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under the section Medical Emergency & Repatriation, We will pay You up to the amount shown in the summary 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:

In the event of a valid claim under the sections Medical Emergency & Repatriation and Emergency Dental Treatment, when You are admitted to a recognised hospital abroad as an in-patient for more than **24 continuous hours**, We will pay You up to the amount shown in the summary per each Insured Person per complete 24 hours of in-patient treatment up to the maximum amount shown in the summary.

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;
- anything mentioned in the General Exclusions.

SECTION 6 - CANCELLATION, CURTAILMENT & TRIP INTERRUPTION

Cancellation & Curtailment

What is covered:

We will pay You up to the amount shown in the summary 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 death, bodily injury, illness or complications arising as a direct result of pregnancy, of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following the cancellation of or a delay of more than 12 hours in the departure of Your outward international flight, sea crossing, coach or train journey, forming part of the booked Trip's itinerary, as a result of:
 - Strike or Industrial Action (of which You were unaware at the time You booked the policy),
 - adverse weather conditions, or
 - the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- You or any person who you are travelling or have arranged to travel with, 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 or any person who you are travelling or have arranged to travel with, 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.
- The compulsory quarantine of You or any person who you are travelling or have arranged to travel with.
- 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 You up to the amount shown in the summary, for 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.

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, unless the condition is listed under the Waived Condition list and complies with the conditions shown;
- 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 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(s), is delayed for more than 12 hours beyond the intended departure time as a direct result of

- Strike, or Industrial Action (of which You were unaware at the time You booked the policy)

- adverse weather conditions,
- failure of air traffic control systems,
- or mechanical breakdown of aircraft, sea vessel, coach or train:
- We will pay You up to the amount shown in the summary; or
- If the delay is for more than 12 hours beyond the intended departure time on the **first outbound** flight, sea crossing, coach or train, You can choose instead to abandon Your Trip and submit a cancellation claim under the section Cancellation & Curtailment.
- Up to the amount shown in your policy documentation for additional transport and/or accommodation expenses incurred: a. to join your pre-booked connecting flight, sea crossing, coach or train; or b. to get you to your pre-booked final destination; if your initial international flight, sea crossing, coach or train journey from or to your country of residence is cancelled or arrives more than 3 hours later than the scheduled arrival time which results in you missing your pre-booked flight, sea crossing, coach or train;

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 any general lateness or 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) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for Your trip;
- c) 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;
- d) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- e) 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;
- f) any costs incurred for missed connection where there is not at least 3 hours between the scheduled arrival time and the pre-booked flight, sea crossing, coach or train.
- g) anything mentioned in the General Exclusions

SECTION 8 - DEPARTURE ASSISTANCE

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

What is covered:

We will pay You up to the amount shown in the summary, 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 the amount shown in the summary if You arrive at the airport, port or international coach or rail terminal to depart Your Home Country too late to commence the outward international journey abroad of Your booked Trip, as a result of:

- Breakdown of or accident involving the vehicle in which You are travelling to the airport, port or international coach or rail terminal;
- Or
- Cancellation or Curtailment of scheduled Public Transport in which You are travelling to the airport, port or international coach or rail terminal, due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown or accident.

In the event of either of the above circumstances occurring, You must contact Us as soon as possible on **00 44 (0) 343 658 0326**. 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 any general lateness or disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under **What is covered**;
- claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked Your 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 the section for Travel Delay;
- 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;
- claims due to You allowing insufficient time to complete Your journey to the departure point;
- the Policy Excess except where You have paid the Excess Waiver premium
- anything mentioned in the General Exclusions.

SECTION 10 - PERSONAL LUGGAGE

What is covered:

If, in the course of a Trip, Your Personal Luggage is damaged, stolen, destroyed

or lost (and not recovered), We will pay You up to the amount shown in the summary.

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 up to the amount shown in the summary. 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 the amount shown in the summary.
- 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 Golf, Business or Special Sports and Activities Table C;
- loss or theft of or damage to Money (please see section 12);
- losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this section);
- the Policy Excess except where You have paid the Excess Waiver premium;
- anything mentioned in the General Exclusions.

SECTION 11 - LUGGAGE DELAY ON YOUR OUTWARD JOURNEY

What is covered:

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 up to the amount shown in the summary.

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

Special conditions relating to claims

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

What is not covered:

- any claim arising in connection with a Trip solely within the Home country;
- 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 the amount shown in the summary in total, and 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 the amount shown in the summary 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:

- shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- anything that can be replaced by the issuer;
- the replacement cost of the passport;
- the Policy Excess except where You have paid the Excess Waiver premium;
- 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 the amount shown in the summary. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered:

- injury to, or the death of, any member of Your family or household, or any person in Your service;
- property belonging to, or held in trust by You or Your family, household or servant;
- loss of or damage to property which is the legal responsibility of You or Your family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- claims for injury, loss or damage arising directly or indirectly from:
 - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boats (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
 - the pursuit or exercise of any trade, profession or gainful occupation, or

- the supply of goods and services by You;
 - the ownership or occupation of any land or building;
 - wilful or malicious acts;
- liability or material damage for which cover is provided under any other insurance;
 - accidental injury or loss not caused through Your negligence;
 - any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
 - an Insured Person engaging in any Special Sports and Activities or Winter Sports where this policy specifically states that Personal Liability cover is excluded;
 - any claim arising in connection with a Trip solely within the Home country;
 - the Policy Excess except where You have paid the Excess Waiver premium;
 - anything mentioned in the General Exclusions.

SECTION 14 - PERSONAL ACCIDENT

What is covered:

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay You or Your legal personal representatives up to the amount shown in the summary.

What is not covered:

- injury not caused solely by outward, violent and visible means;
- Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- any payment per Insured Person in excess of the amount shown in the summary;
- any payment in excess of the amount shown in the summary arising from death of Insured Persons under 18 years of age;
- an Insured Person engaging in any Special Sports and Activities or Winter Sports where this policy specifically states that Personal Accident cover is excluded;
- anything mentioned in the General Exclusions.

SECTION 15 - LEGAL PROTECTION

The following definitions apply only to this section:

We, Our, Us

HCC International Insurance Company Plc.

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 the amount shown in the summary 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 the amount shown in the summary 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 the amount shown in the summary. This 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:

- a) The claim must always have reasonable prospects of success.
- b) 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.
- c) 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.
- d) 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.
- e) 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.
- f) 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.
- g) We may take over, conduct or negotiate, in Your name, any claim or legal proceedings.
- h) We will have direct contact with the Representative and You authorise them to disclose any information or documentation We may ask for.
- i) If We ask, You must have any legal costs taxed, assessed or audited.
- j) You must take every step to recover any legal costs that We have to pay and must repay to Us any legal costs recovered.
- k) 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.
- l) 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:

- a) 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.
- b) Costs or expenses incurred without our prior authorisation.
- c) The pursuit of a claim against Us, Our agent, the Representative or an Insurer underwriting any Section of this policy.
- d) 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
- e) Any fines, penalties, compensation or damages which You are ordered to pay.
- f) 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.
- g) Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
- h) Legal costs and expenses incurred if an action is brought in more than one country.
- i) The costs of any appeal.
- j) Actions between Insured Persons or family members
- k) Any claim arising in connection with a Trip solely within Your Home country.
- l) The Policy Excess
- m) Anything mentioned in General Exclusions

SECTION 16 - MUGGING

What is covered:

We will pay You up to the amount shown in the summary, if You sustain actual bodily injury as a result of a mugging attack during the Period of Insurance resulting in medical treatment and necessitating admission to an overseas hospital, provided that:

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

What is not covered:

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

SECTION 17 - HIJACK

What is covered:

We will pay You up to the amount shown in the summary if the aircraft or sea vessel in which You are travelling is hijacked for **more than 24 hours** on the original, pre-booked, outward journey or return journey.

What is not covered:

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

SECTION 18 - WITHDRAWAL OF SERVICES

What is covered:

We will pay You up to the amount shown in the summary, if You suffer withdrawal of water or electricity supplies continuously for **at least a 60 hour period** during Your Trip.

What is not covered:

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

SECTION 19 - DOMESTIC PETS

What is covered:

We will pay You up to the amount shown in the summary for extra kennel or cattery fees if the departure of Your final inward international flight, sea crossing, coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train. **You must be delayed by at least 24 hours.**

Special conditions relating to claims

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

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- b) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- c) claims where You have not obtained written confirmation from the appropriate kennel or cattery confirming any extra charges;
- d) any claim arising in connection with a Trip solely within the Home country;
- e) any kennel or cattery fees You pay outside the Home country as a result of quarantine regulations;
- f) any costs related to domestic pets other than cats or dogs that You own;
- g) 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:

- a) claims when We have not been contacted at the time You are hospitalised or when We have not given You Our prior authorisation that We will pay the costs;
- b) You being hospitalised less than 50 miles from Home;
- c) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- d) 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.

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 You are covered when taking part in Winter Sports for the Period of Insurance.

If You have purchased an Annual Multi-trip Cover policy You are covered for one Trip of up to 17 consecutive days during the Period of Insurance. You can extend Your 17 consecutive days to 24 or 31 consecutive days on receipt of an 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)	• Snow Blading (no jumping, tricks)
• Cross country skiing	• Snow Bobbing
• Glacier skiing	• Snow Scooting
• Ice hockey	• Snow Shoe Walking
• Langlauf (cross country skiing)	• Snow Shoeing
• Monoskiing (not for time trials/speed skiing or racing)	• Snow Tubing
• Skiing on piste	• Snowblading
• Skiing or snow-boarding Off-piste (within local ski patrol guidelines)	• Snowboarding on piste
• Sledging/tobogganing	• Tobogganing

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	
• Ski Bob Racing	• Tandem skiing

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:

- anything mentioned in the General Exclusions.

SECTION 27 - 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)	• Netball
• Angling	• Octopush
• Archery	• Organised safari without guns
• Athletics	• Orienteering
• Badminton	• Overland trips
• Ballroom dancing	• Parascending over water
• Bamboo Rafting	• Passenger Sledge (horse and carriage)
• Banana boating	• Pedalo
• Bar Work	• Petanque
• Baseball	• Pilates
• Basketball	• Pony trekking
• Billiards	• Quoits
• Bird Watching	• Rackets
• Black Water Rafting/Canoeing/Tubing up to Grade 3	• Racquet ball
• Blade Skating	• Rambling
• Board sailing (wind surfing)	• Rap jumping/running (within organiser's guidelines)
• Bobbing (i.e. apple bobbing)	• Reenacting
• Body Boarding	• Reindeer safari
• Bowling	• Reindeer sleigh ride
• Bowls	• Ringos
• Breathing Observation Bubble (BOB)	• River Bugging
• Bridge Swinging	• River Tubing up to grade 2 only - NOT through caves
• Bungee jumping (within organiser's guidelines)	• Roller Blading
• Camping	• Roller skating/blading (wearing pads & helmets)
• Canoeing (up to grade 2 rivers only)	• Rounders
• Chess	• Rowing (except racing)
• Climbing (on a climbing wall only)	• Running (non competitive)
• Cricket	• Safari (organised by bona fide tour operator with no guns)
• Croquet	• Safari trekking in a vehicle (must be organised tour)
• Curling	• Safari trekking on foot (must be organised tour)
• Cycling (incidental) occasional not main purpose of trip	• Sailboarding
• Dancing	• Scuba diving to 10 metres with a dive buddy (within organiser's guidelines)
• Deep sea fishing	• Scuba Diving 10 to 18 metres with a dive buddy (within organiser's guidelines): PADI Open Water Qualified
• Donkey Ride	• Scuba Diving 18 to 30 metres with a dive buddy (within organisers guidelines): PADI Advanced Open Water Qualified
• Downhill Mountain Biking	• Scuba Diving 10 to 20 metres with a dive buddy (within organisers guidelines): BSAC Ocean Diver Qualified
• Fell walking	• Scuba Diving 20 to 30 metres with a dive buddy (within organisers guidelines): BSAC Sports Diver Qualified
• Fishing	• Sea Fishing
• Football - Beach kick around	• Sea kayaking
• Football/Soccer (non-competitive)	• Segway
• Free Swimming (freestyle only)	• Skateboarding (wearing pads and helmets, no tricks, jumping)
• Fresh Water/Sea Fishing	• Sledging (pulled by horse or reindeer as a passenger)
• Glacier walking	• Sleigh Rides (horse pulled only)
• Glass Bottom Boats	• Snorkelling
• Gliding (no cover for crewing or piloting)	• Softball
• Golf	• Sphereing
• Gymnastics	• Squash
• Handball	• Stoolball
• Hiking/trekking/walking (below 2,500 metres)	• Surfcasting
• Historical Research	• Surfing
• Hot air ballooning (organised pleasure rides only)	• Swimming
• Husky dog sleigh ride	• Swimming with dolphins
• Husky safari	• Table tennis
• Hydro Zorbing	• Ten pin bowling
• Ice Skating	• Tennis
• Indoor climbing (on climbing wall)	• Tubing
• Indoor Skating	• Tug of war
• Inline Skating	
• Jogging	
• Kayaking (up to grade 3 rivers only)	
• Keepfit	
• Kick Sledding	
• Kiting (on ground, not used to propel forward)	
• Korfball	
• Lasso throwing (not Rodeo)	
• Motorcycling (up to 125cc) - Excludes Personal Liability	
• Mountain Biking - Recreational (General cross-country, off road cycling)	

• Volleyball	• White water rafting/canoeing up to grade 3 (within organiser's guidelines)
• Wakeboarding	• Windsurfing
• Walking	• Yoga
• Water polo	• Zorbing
• Water skiing	

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 Bugging
• 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	• Target Rifle Shooting (within organiser's guidelines)
• Kite Boarding on water	• Telemarking
• Kite surfing	• Wadi Bashing
• Land Skiing (not on snow)	• War Games (wearing eye protection)
• Low Ropes (less than 1m from ground)	• Wicker Basket Tobogganing
• Model Flying (not pilot or passenger carrying aircraft)	• Wind Tunnel Flying
• Model Sports (model radio controlled cars, aircraft, boats, etc)	
• Mountain Boarding (no jumping / racing / tricks)	

TABLE C

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

• 4 x 4 Driving along the beach	• Flying as a passenger (except as a fare paying passenger in a licensed passenger carrying aircraft)
• Adventure Racing (EXPEDITION RACING)	• Flying crew/pilot
• Aerobics	• Flying Fish
• Alligator wrestling	• Flying Helicopter (Pilot)
• Amateur Athletic Track Events	• Free Diving
• American Football	• Free Mountaineering
• Animal Sanctuary/Refuge Work	• Freestyle Skateboarding
• Archaeological Digging	• Fruit & Vegetable Picking
• Assault Courses including High Ropes	• Gaelic Football
• Ball Hockey	• Go Ape Zip Line and Treetop Adventure
• Base Jumping	• Gorge Walking
• Beach Games	• Gym - Fitness - X Trainer etc
• Big Game Hunting	• Hang Gliding
• Black Water Rafting/Canoeing/Tubing Grade 4 only	• Harness Racing
• Black Water Rafting/Canoeing/Tubing Grade 5 and above	• Helicopter Ride (except as a fare paying passenger in a licensed passenger carrying aircraft)
• BMX Freestyle, Racing, Stunt & Obstacle	• Heptathlon
• Bouldering	• High Diving (over 3 metres)
• Boxing	• Hiking/trekking/walking (between 2,501 metres and 4,000 metres)
• Boxing Training	• Hiking/trekking/walking (above 4,000 metres)
• Bridge Walking	• Hockey
• Buggyng	• Horse Racing
• Bull Running	• Horse riding (excl. competitions/racing/jumping/hunting)
• Camel Riding	• Hunting
• Canopy Walking	• Hurling
• Canyoning	• Hydrospeeding
• Caravanning	• Ironman
• Caving/Pot Holing	• Jousting
• Coasteering	• Judo
• Cross Country Running	• Karate
• Cycle Racing	• Kayaking (up to grade 4)
• Cycle Touring	• Kayaking (Grade 5 and above)
• Cyclo Cross	• Kendo
• Deer Stalking	• Kite Buggyng (on land)
• Drag Racing	• Kloofing
• Dragon Boat Racing	• Lacrosse
• Driving any Motorised Vehicle	• Land Yachting
• Elephant Riding	• Long Distance cycling
• Elephant Trekking (non UK booked trip)	• Long Distance Running
• Elephant Trekking (UK booked trip)	• Long Distance Swimming
• Endurance Tests	• Lugging/bobsleighting
• Equestrian	• Manual Work
• Expeditions	• Marathon Des Sables
• Extreme Sports	• Marathon running
• Falconry	• Martial Arts
• Fell Running	• Micro-Lighting
• Fencing	• Mixed Gas Diving
• Fives	
• Flag Football	
• Fly Boarding	
• Modern Pentathlon	

• Motocross	• Shark Diving
• Motor Cycle Racing	• Shark Diving To Swim With And Feed Sharks
• Motor Racing	• Shinty
• Motor Rallies	• Skateboarding, Downhill or Competitive
• Motorcycling over 125cc	• Skeleton
• Mountain biking - Downhill/Competitive/ Mega Avalanche	• Sky Surfing
• Mountaineering (below 2,500m)	• Skydiving
• Mountaineering (above 2,500m)	• Slack-Lining
• Outdoor Endurance Events	• Solo Climbing
• Parachute Jumping	• Solo Mountaineering
• Paragliding	• Speed Skating
• Parapenting/Paraponting	• Speed Trials
• Parascending over Land	• Speedway
• Polo	• Steeplechasing
• Potholing	• Storm Chasing
• Power Gliding	• Street Hockey (wearing pads and helmets)
• Power Kiting	• Summer Tobogganing
• Power Lifting	• Swim Trekking
• Powerboat Racing	• Tae Kwon Do
• Professional Entertaining	• Tandem Skydive
• Quad Biking	• Team Games
• Rafting	• Time Trials
• River Walking	• Trampolining
• Rock Climbing	• Travelling in any form of ground transport above 4,000m
• Rock Scrambling	• Tree Top Canopy Walking
• Rodeo	• Tree Top Walking
• Roller Derby	• Triathlon
• Roller Hockey	• Ultimate Frisbee
• Rugby (League/Union/Sevens/Touch)non competitive only	• Ultra Marathon
• Safari (organised by bona fide tour operator with guns)	• Via Ferrata
• Sailing/Yachting in-shore - (Crewing, no racing)	• Walking up Sydney Harbour Bridge
• Sailing/Yachting OffShore - (Recreational, no racing)	• Water Skiing Jumping
• Sailing/Yachting - Racing	• Weightlifting
• Sailing/Yachting OffShore - (Crewing, no racing)	• Whale Watching
• Scrambling	• White water rafting/canoeing grade 4 only (within organiser's guidelines)
• Scuba Diving Solo	• White water rafting/ canoeing grade 5 and above
• Scuba Diving over 30 metres	• Working
• Shark Cage Diving	• Wrestling
	• 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 1-27

- 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.
- 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.
- 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.
- You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
- You must avoid needless self-exposure to peril unless You are attempting to save human life.
- 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.
- 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.
- 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.**

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- When engaging in any sport or holiday activity (not excluded under Section 26 - Table C) 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.
- 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 1-27

No section of this policy shall apply in respect of:

- Any person who has reached the age of 65 years prior to the commencement of the Period of Insurance.
- Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing Certificates, policies, or motoring organisation's services. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 14.
- 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).
- 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.

5. 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).
6. Any deliberately careless or deliberately negligent act or omission by You.
7. Any claim arising or resulting from Your own illegal or criminal act.
8. Needless self-exposure to peril except in an endeavour to save human life.
9. 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).
10. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
11. Any claim caused by or arising from jumping from a balcony.
12. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
13. You engaging in or practising for any sport or activity found in table C under the Special Sports & Activities section, or sports and activities excluded under the Winter Sports section of this policy, 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.**
14. Participation in any organised competition involving any Special Sports and Activities or Winter Sports.
15. You fighting except in self-defence.
16. 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.
17. 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.
18. 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.
19. 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.
20. 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.
21. 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.

22. 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.
23. 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. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
24. Air travel within 24 hours of scuba diving;
25. Bankruptcy/liquidation of any tour operator, travel agent or transportation company;
26. You riding on a motorcycle or any mechanically assisted cycle with an engine capacity in excess of 125cc and in any event if You fail to wear a crash helmet or have not paid the appropriate additional premium;
27. The closure of UK or international airspace temporarily or otherwise on the orders or recommendation of the Civil Aviation Authority or similar body in any Country
28. You being exposed to the Utilisation of Nuclear, Chemical or Biological Weapons of Mass Destruction.
29. A pre-existing medical condition not declared to and accepted by Us in writing;
30. A complication of pregnancy and childbirth if the same complication had occurred in a previous pregnancy;
31. Psychiatric Conditions;
32. Any claim arising directly or indirectly from to Your health or anyone's good health on which Your Trip depends that You knew about before Your Trip commenced unless We have agreed in writing.
33. Any claim arising from a Trip in, to or through the following countries: Afghanistan, Iran, Liberia, North Korea, Sudan & Syria.

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 Claims Settlement Agencies by telephoning Our Claims Helpline on 01702 553 443 or email info@csal.co.uk to obtain a claim form, giving Your name and Certificate number, and brief details of Your claim.

Please quote the reference number **ROCK/MCC/HCC/16/44&45**

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:

Claims Settlement Agencies
308-314 London Road
Hadleigh
Benfleet
Essex
SS7 2DD
Telephone: 01702 553 443
Email: info@csal.co.uk

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

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

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,
Harbour Exchange Square,
London,

E14 9SR
Telephone: 00 44 (0) 800 023 4 567
www.financial-ombudsman.org.uk
complaint.info@financial-ombudsman.org.uk

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.

As Your complaint relates to insurance purchased from Us via electronic means, You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the Financial Ombudsman Service on Your behalf.

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: 0343 658 0325
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.

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 0343 658 0325.

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.

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 reference number ROCK/MCC/HCC/16/44&45

Travel Helpline	00 44 (0) 343 658 0325
Personal Assistance Services	00 44 (0) 343 658 0326
Medical Screening Helpline	00 44 (0) 343 658 0362
Medical Emergency & Repatriation	00 44 (0) 343 658 0326
Travel Insurance Claims and Cancellation	00 44 (0) 1702 553 443
Legal Advice & Legal Expenses Claims	00 44 (0) 343 658 0348

POLICY B - 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 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 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, Tempmars 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;
- 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: 0345 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: 0345 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

www.financial-ombudsman.org.uk

Complaint.info@financial-ombudsman.org.uk

As Your complaint relates to insurance purchased from Us via electronic means, You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the Financial Ombudsman Service on Your behalf.

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.