



SOUTH WALES POLICE FEDERATION

TRAVEL INSURANCE POLICY

Effective from 1 March 2017

Scheme Reference VOY/PWSWP/2017

Arranged exclusively for members of the South Wales Police Federation and their families.

Valid for travel commencing no later than 28th February 2019.

Beneficiaries are covered in accordance with the full wording shown herein up to the limits indicated below. The limits apply per person for each separate trip. The excesses apply for each person and each section of each claim.

DESCRIPTION OF COVER	LIMITS	EXCESS*
1 Cancellation or curtailment	£5,000	£50 (£20**)
2 Emergency medical expenses	£5,000,000	£50
- including emergency repatriation		
- including relatives additional expenses		
- including emergency dental treatment	£350	
3 Hospital stay benefit (amount per day)	£500 (£20)	Nil
4 Personal accident – loss of sight, limb(s) or permanent total disablement	£20,000	Nil
- maximum payable in the event of death	£5,000	Nil
- maximum payable in the event of death if under 16	£2,000	
5 Travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) max	(a) £25 (b) £15 (c) £100	Nil
- abandonment (after 24 hours)	£5,000	£50
6 Missed departure	£500	Nil
7 Hijack (amount per day)	£1,000 (£100)	Nil
8 Timeshare cover	£1,000	£50
9 Baggage – overall limit	£1,500	£50
- maximum per item, pair or set	£250	
- total limit for all valuables	£400	
- emergency purchases	£150	Nil
10 Personal money	£500	£50
- cash limit (£50 for under 18's)	£300	
11 Loss of passport	£250	Nil
12 Public liability	£2,000,000	£100
13 Catastrophe cover	£500	Nil
14 Legal expenses – max per person/overall limit	£25,000/£50,000	£100
15 Ski equipment – overall limit	£400	£50
- maximum per item or pair owned	£250	£50
- maximum per item or pair hired	£150	Nil
16 Ski pack	£250	£50
17 Piste closure (amount per day)	£200 (£20)	Nil
18 Journey disruption cover		
- extended cancellation or curtailment	£5,000	£50
- extended travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) £ max	(a) £25 (b) £15 (c) £100	Nil
- abandonment	£5,000	£50
- extended missed departure	£500	£50
- accommodation cover	£5,000	£50

ANNUAL MULTI-TRIP POLICY FEATURES

Maximum age at start/renewal of cover	69 years
Maximum period per trip 31 days (extensions for trips over 31 days are available for members aged under 65 years upon request to a maximum of 60 days. An additional charge will be made)	
Business travel for main policy holder only	Yes
Home country trips (min of 1 night using pre-booked paid accommodation or internal flight)	Yes
Family members can travel separately	Yes
Wintersports – up to total maximum of	17 days (under 65's only)
*Maximum excess of £100 per policy per incident **loss of deposit claims only	

HEALTH WARRANTY

The policy will not cover you if any of the following apply to you, a travelling companion, relative, business colleague or non traveller at the policy start date and each time you make arrangements for a trip.

1. You/they were aware of any reason why the trip could be cancelled or curtailed.
2. You/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
3. You/they have been diagnosed as having a terminal illness.

If there is any change in a person's health between the date the policy is issued and the start date of a trip you must still comply with the Health Warranty. If you are unsure please notify Voyager Insurance Services Ltd on 01483 806 816 immediately.

24 HOUR MEDICAL EMERGENCY & REPATRIATION SERVICE

The nominated emergency service referred to in this policy is operated by Global Response.

Our nominated emergency service has the medical expertise, contacts and facilities to help should **you** be injured in an **accident** or fall ill. Our nominated emergency service will also arrange transport to **your home country** when this is considered to be medically necessary or when **you** have notice of illness or death of a **relative at home**. **You** must contact them if **you** are admitted to hospital and wish to return **home** by any means other than originally booked or require treatment that will cost more than £500 (or the equivalent in local currency).

In the case of medical emergency please contact our nominated emergency service on telephone number +44 (0) 2920 468794
Email: operations@global-response.co.uk
Please quote: VOY/PWSWP/2017

Payment for medical treatment abroad

If **you** are admitted to a hospital/clinic while abroad, our nominated emergency service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact our nominated emergency service for **you** as soon as possible. Private medical treatment is not covered unless authorised specifically by our nominated emergency service.

SPECIAL NOTICE

This is not a private medical insurance and only gives cover in the event of an **accident** or sudden illness that requires emergency treatment. In the event of any medical treatment becoming necessary which results in a claim under this insurance, **you** will be expected to allow insurers or their representatives unrestricted reasonable access to all **your** medical records and information.

RECIPROCAL HEALTH AGREEMENTS

EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC). **You** can apply for an EHIC online at www.ehic.org.uk or by telephoning 0300 3301 350. This will entitle **you** to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland. In the event of liability being accepted for a medical expense which has been reduced by more than **your** excess amount by the use of a European Health Insurance Card Insurance Card **we** will not apply the deduction of excess under section 2 – emergency medical expenses.

Australia or New Zealand

If **you** require medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. Inpatient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.humanservices.gov.au/medicare or by emailing medicare@humanservices.gov.au.

If **you** require medical treatment in New Zealand, there are reciprocal agreements, but a person may not enrol with a Primary Health Organisation (PHO). They should get the same health subsidies as a New Zealand citizen visiting a general practitioner as a casual patient, if the medical practitioner has decided the condition needs prompt attention. For more information, please go to www.health.govt.nz or email info@health.govt.nz. Alternatively please call our nominated emergency service for guidance.

If **you** are admitted to hospital contact must be made with our nominated emergency service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE or a Primary Health Organisation (PHO).

PERIOD OF INSURANCE

If **you** have paid the appropriate annual multi-trip travel insurance premium and **you** are 69 years or under, the overall period of insurance shall start from 1st March 2017 and shall expire on 28th

February 2019. This insurance then covers an unlimited number of holiday/leisure **trips** starting within that period, except that no cover exists at all for a **trip** if it is intended to be for longer than 31 days (unless agreed by **us** and confirmed in writing). **Wintersports** are covered up to a total of 17 days in each period of insurance provided **you** are aged under 65.

Except as stated below, cover for each separate **trip** under this insurance starts when **you** leave **your home** or place of business in **your home country** at the start of **your trip** and finishes as soon as **you** return to **your home** or place of business in **your home country** for any reason.

For cancellation only (section 1), cover starts from 1st March 2017 or the date **you** book **your trip**, whichever is the later. **Personal money** (section 10) will be covered from the time of collection but not more than 72 hours before **you** travel.

If **you** are going on a one-way **trip** all cover will finish 48 hours after **your** arrival in the country of final destination. If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay.

POLICYHOLDER

The appointed trustees for the time being of South Wales Police Federation Insurance Scheme as recorded in the Trust Deed. [The trustees.]

TERRITORIAL LIMITS

You are covered to travel anywhere in the world outside **your home country**. **Trips** wholly within **your home country** are also insured but only if they include a minimum of one night away from **home** using pre-booked paid accommodation or involve an internal flight. Please also refer to general exclusions and conditions.

HOW TO MAKE A CLAIM

For all claims other than medical emergencies please notify the claims handlers either by contacting the telephone number below or via their website. Please quote: VOY/PWSWP/2017 South Wales Police Federation.

Philip Williams Claims

Tel 01925 600842

Email travel-claims@philipwilliams.co.uk

35, Walton Rd, Stockton Heath, Warrington, Cheshire, WA4 6NW

Please do not send in any documentation until **you** have a completed claim form to go with it. The claim form lists the additional documentation necessary to support **your** claim.

Always make sure that any loss or theft of **valuables** or any items are reported to the police within 24 hours of discovering the loss or as soon as possible after that, and a written report obtained in the country where the incident occurred. If **your baggage** is damaged or lost in transit whilst "checked-in" **you** must report it to the handling agents or airline as soon as possible on collection and obtain a Property Irregularity Report. These reports (if applicable to **your** claim), together with all available receipts and any other requested documentation, must be submitted with **your** claim form.

INSURERS

This insurance is arranged by Voyager Insurance Services Ltd and Underwritten by Sirius International Insurance Corporation UK Branch, Floor 4, 20 Fenchurch Street, London, EC3M 2BY. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202912. Member of the Association of British Insurers.

You can check these details on the Financial Services Register by visiting the FCA's website on www.fca.org.uk/register or by contacting them on 0800 111 6768.

OUR REGULATOR

Voyager Insurance Services Ltd, Philip Williams and Sirius International Insurance Corporation UK Branch are authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/register or by contacting them on 0800 1116768 (freephone) or 0300 500 8082 from the UK, or +44 207 066 1000 from abroad.

FINANCIAL SERVICES COMPENSATION SCHEME

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 to you under this contract. If you are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 or 020 7741 4100 and on their website at www.fscs.org.uk.

CHOICE OF LAW AND JURISDICTION

This policy, schedule and any endorsements shall be governed by and construed in accordance with the law of England and Wales. Each party agrees that the Courts of England and Wales shall have exclusive jurisdiction in respect of any dispute which may arise out of or in connection with this policy or any claim.

INTEREST

No sum payable under this policy shall carry interest.

RIGHTS OF THIRD PARTIES

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this policy. Only you and we can enforce any terms of this policy which may be varied or cancelled without consent of any third party.

DEFINITIONS

Listed below are certain words that appear throughout the policy. In all cases they will be shown in bold and will have the meanings shown below.

Accident/accidental means a sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

Baggage means personal belongings, including clothing worn, and personal luggage owned by you that you take with you or buy on your trip but excluding valuables and the items specifically excluded in section 9 – baggage.

Beneficiary means subscribing member, their cohabiting partner and any number of their dependent children aged under 21 years, all normally residing together in their family home. You must be resident in the United Kingdom, Channel Islands or Isle of Man and registered with a medical practitioner in your home country.

Breakdown means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

Business colleague means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

Curtailment/curtail means cutting your planned trip short by early return to your home country or admission to hospital as an inpatient so that you lose the benefit of accommodation you have paid for or being confined to your accommodation.

Expert witness means a person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

Family means subscribing member, their cohabiting partner and any number of their dependent children aged under 21 years, all normally residing together in their family home.

Home means your normal place of residence in the United Kingdom, Channel Islands or Isle of Man.

Home country means whichever one of the United Kingdom, Channel Islands or Isle of Man is your usual place of residence.

Medical practitioner means a registered practising member of the medical profession registered in the country where you are treated who is not related to you or any person with whom you are travelling.

Mugging means a violent, threatening attack by a third party causing actual bodily harm.

Non-traveller means your relatives or business colleagues who are not travelling with you, and people with whom you have arranged to stay.

Personal money means cash, being banknotes and coins, travellers' cheques and postal orders, travel tickets and accommodation vouchers carried by you for your personal use.

Public transport means any aeroplane, ship, train or coach on which you are booked to travel.

Relative means husband or wife or civil partner (or named partner with whom you are living at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

Ski equipment means skis, snowboards, ski-poles, bindings, ski boots and snowboard boots.

Terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip means any holiday, leisure or business trip which starts and ends in your home country for which you have paid the appropriate premium.

Unattended means out of your immediate control and supervision such that you are unable to prevent loss, theft or damage occurring.

Utilisation of nuclear, chemical or biological weapons of mass destruction means the use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of: fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed; which is capable of causing incapacitating disablement or death amongst people or animals.

Valuables* means watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, electronic equipment and its media, antiques, musical instruments and unset precious stones. It does not include mobile phones, computers and/or accessories (including games and games consoles, PDA's, personal organisers, laptops and electronic navigation equipment) and televisions.

*Please note that exclusions may apply for valuables that are lost, damaged or stolen whilst as checked-in baggage. It is therefore important that you store your valuables in your carry-on or hand luggage and they are under your supervision at all times.

We, us and our means Sirius International Insurance Corporation UK Branch. Registered address: Floor 4, 20 Fenchurch Street, London, EC3M 2BY.

Winter sports means cross country skiing (Nordic skiing), glacier skiing, recreational racing, snowmobiling, mono skiing, off piste skiing or snowboarding (providing local safety guidelines and warnings are observed), on piste skiing or snowboarding, snowblading and sledging.

You and your means the beneficiary.

SECTION 1 CANCELLATION OR CURTAILMENT

Cover under this section starts from the date shown in your documentation or the date travel is booked, whichever is the later.

You are covered up to the amount shown in the benefits table for your proportionate share of the unused travel and accommodation costs (including unused pre booked excursions

up to a value of £150) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or **curtail** the planned **trip** because of any of the following events involving **you** or a travelling companion that first occur during the period of insurance:-

- a. i. unforeseen injury, illness or death, or
- ii. unforeseen complications arising as a direct result of pregnancy; suffered by **you**, a travelling companion or a **non-traveller**.
- b. the **accidental** injury, illness or death of **your relative** or that of a travelling companion, a **business colleague** or person with whom **you** intended to stay.
- c. receipt of a summons for jury service, being subpoenaed as a court witness, called to court as a witness (but not as an **expert witness**) or being placed in compulsory quarantine.
- d. unexpected requirement for emergency and unavoidable duty as a member of the police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- e. redundancy, provided that **you** are entitled to payment under the current redundancy payments legislation and that at the time of booking **your trip** **you** had no reason to believe that **you** would be made redundant. **You** must have had 2 years continuous employment with that employer.
- f. **your** presence being required to make **your** property safe and secure following fire, flood or burglary that causes serious damage at **your home** within 48 hours prior to **your** departure, or whilst **you** are away.
- g. **your** car becoming unusable as a result of theft, fire or accident within 7 days prior to **your** departure. This only applies if **you** are planning to go on a self-drive **trip** in the car.

You are not covered for

- a. the amount of the excess shown in the benefits table.
- b. anything not included in **You are covered** above.
- c. any directly or indirectly related claims if any of the following apply to **you**, a travelling companion, a relative or business colleague at the policy start date and each time **you** make arrangements for a **trip**.
 1. **You**/they were aware of any reason why the trip could be cancelled or curtailed.
 2. **You**/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
 3. **You**/they have been diagnosed as having a terminal illness.
- d. any claim related to the health of a **non-traveller** if **you** made arrangements for **your trip** in the knowledge that their state of health is likely to cause **you** to cancel or amend **your** travel plans, unless agreed by **us** and confirmed in writing. If **you** are in any doubt, please call **Voyager Insurance Services Ltd** on **01483 806 816**.
- e. any costs incurred in respect of visas obtained in connection with the **trip**.
- f. disinclination to travel.
- g. claims arising from **your** anxiety, stress, depression or any other mental or nervous disorder unless **you** provide a medical certificate from a registered mental health professional stating that this necessarily prevented **you** from travelling.
- h. failure to obtain the necessary passport, visa or permit for **your trip**.
- i. the cost of **your** unused original tickets where **our** nominated emergency service or **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.
*Please note that **curtailment** claims will be calculated from the day **you** return to **your home country** or **you** are hospitalised as an in-patient so that **you** lose the benefit of accommodation **you** have paid for, or being confined to **your** accommodation. **Your** claim will be based solely on the number of complete nights' accommodation lost. In respect of travel expenses, **we** will pay for any additional costs but not for the loss of **your** pre-booked arrangements.*

Conditions

It is a requirement of this insurance that if **you**;

- a. (for cancellation) become aware of any circumstances which make it necessary for **you** to cancel **your trip**, **you** must advise **your** tour operator or travel agent in writing within 48 hours. The maximum amount **we** will pay will be limited to the applicable cancellation charges at that time.
- b. (for **curtailment**) wish to return **home** differently to **your** original plans and claim any additional costs under this insurance, **you** must contact **our** nominated emergency service and obtain their agreement to the new arrangements.
Failure to do so will affect the assessment of **your** claim.

Please also refer to the general exclusions and conditions.

SECTION 2 EMERGENCY MEDICAL EXPENSES

You are covered up to the amount shown in the benefits table for either the necessary costs incurred as a result of **your** unforeseen bodily injury, illness, death or complications arising as a direct result of pregnancy during **your trip** in respect of:-

- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of **our** nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to **your home country**, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the benefits table provided that it is for the immediate relief of pain only.
- b. additional travel and accommodation expenses (on a bed and breakfast basis) to enable **you** to return **home** if **you** are unable to travel as originally planned.
- c. additional travel and accommodation expenses (on a bed and breakfast basis) for;
 - i. a travelling companion to stay with **you** and accompany **you home**, or
 - ii. a **relative** or friend to travel from **your home country** to stay with **you** and accompany **you home**.
- d. returning **your** remains to **your home** or of a funeral in the country where **you** die, up to the equivalent cost of returning **your** remains to **your home country**.
- e. with the prior agreement of **our** nominated emergency service, **your** necessary additional travel expenses to return **home** following the death, injury or illness of a travelling companion or of **your relative** or **business colleague** in **your home country**.

You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim, unless a recovery equal to or more than the excess amount can be made under the terms of the EHIC or any other reciprocal agreement.
- b. any directly or indirectly related claims if any of the following apply to **you**, a travelling companion, a relative or business colleague at the policy start date and each time **you** make arrangements for a **trip**.
 1. **You**/they were aware of any reason why the trip could be cancelled or curtailed.
 2. **You**/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
 3. **You**/they have been diagnosed as having a terminal illness.
- c. any claim related to the health of a **non-traveller** if **you** made arrangements for **your trip** in the knowledge that their state of health is likely to cause **you** to cancel or amend **your** travel plans, unless agreed by **us** and confirmed in writing. If **you** are in any doubt, please call **Voyager Insurance Services Ltd** on **01483 806 816**.
- d. any treatment or surgery;
 - i. which is not immediately necessary and can wait until **you** return **home**.
 - ii. which in the opinion of **our** nominated emergency service is considered to be cosmetic, experimental or elective.
 - iii. carried out in **your home country** or more than 12 months after the expiry of this insurance.

- e. any expenses incurred after the date which, in the opinion of **our** nominated emergency service, **you** should be moved to an alternative facility or repatriated to **your home country**, but despite which advice, **you** decide not to be moved or repatriated.
- f. any expenses related to treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre unless agreed by **our** nominated emergency service.
- g. any expenses incurred in England, Scotland, Wales or Northern Ireland that are funded by, or are recoverable from, the health authority in **your home country**.
- h. any expenses for treatment not related to the injury or illness which necessitated **your** admittance to hospital.
- i. normal pregnancy, without any accompanying bodily injury, illness or complication. This section is designed to provide cover for unforeseen events, **accidents** and illnesses and normal childbirth would not constitute an unforeseen event.
- j. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- k. claims related to manual labour unless declared to and accepted by insurers.
- l. the additional costs of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- m. the costs of medication or treatment that **you** knew at the time of **your** departure would need to be continued during **your trip**.
- n. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.
- o. the cost of **your** unused original tickets where **our** nominated emergency service or **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.

Please note that it is essential under the terms of this insurance that:

- a. in the event of any illness, injury, **accident** or hospitalisation involving anyone insured under this policy where the anticipated costs are likely to exceed £500 (or the equivalent in local currency) **you** must notify **our** nominated emergency service. They will direct **you** to an appropriate medical facility and may be able to guarantee costs on **your** behalf. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb **our** nominated emergency service must be contacted as soon as possible. Failure to do so will affect the assessment of **your** claim.
- b. wherever possible **you** must use medical facilities that entitle **you** to the benefits of any reciprocal health agreement such as the EHIC in Europe and MEDICARE in Australia.

Important note on mobile phones

Mobile phones are convenient, but expensive. Even if **you** ask someone to call **you** back on **your** mobile phone, **you** may still have to pay the bill for the international element. **You** will also be charged for calls made on a mobile phone via a freephone number. For these reasons **we** ask that wherever possible **you** contact **us** from a landline. If it is absolutely essential that **you** do use a mobile phone, then **we** will consider reimbursing the charges to a maximum of £50, if **we** believe they have been necessarily incurred.

Please also refer to the general exclusions and conditions.

SECTION 3 HOSPITAL STAY BENEFIT

You are covered for the amount shown in the benefits table for each night spent receiving in-patient hospital treatment outside of **your home country** that is covered under section 2 – emergency medical expenses.

Please also refer to the exclusions and conditions relating to section 2 – emergency medical expenses and the general exclusions and conditions.

SECTION 4 PERSONAL ACCIDENT

You are covered for the amount shown in the benefits table if **you** have an **accident** whilst **you** are on **your trip** which is the sole and

independent cause of **your** death, permanent total disablement, loss of sight or loss of limb(s) within 12 months of the **accident**.

If **you** are aged under 16 at the date of the **accident**, the amount **you** are covered for in the event of **your** death is shown in the benefits table.

Payment under this section in respect of all the consequences of an **accident** shall be limited in total to the amount shown in the benefits table.

In the event of **your** death within 12 months of the **accident**, the total payment will be limited to the amount shown for death.

“**Permanent total disablement**” means that for the twelve months following **your accident** **you** are totally unable to work in any and every occupation and at the end of that time there is no prospect of improvement.

“**Loss of limb(s)**” means physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

“**Loss of sight**” means total and permanent loss of sight which shall be considered as having occurred;

a. in both eyes if **your** name has been added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or

b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

You are not covered for

- a. claims arising out of manual labour.
- b. a “permanent total disablement” claim if at the date of the **accident** **you** are over the age of 65 years and are not in full time paid employment.
- c. the contracting of any disease, illness and/or medical condition.
- d. the injection or ingestion of any substance.
- e. any event which directly or indirectly exacerbates a previously existing physical bodily injury.
- f. more than one of the benefits relating to the same injury.

Special condition relating to section 4 – personal accident

The death benefit will be paid to the deceased person’s estate.

Please also refer to the general exclusions and conditions.

SECTION 5 TRAVEL DELAY AND ABANDONMENT

Travel delay

You are covered up to the amounts (a), (b) and (c) shown in the benefits table if the arrival of the **public transport** on which **you** are booked to travel is delayed by at least 12 hours.

(a) for the first complete 12 hour period of delay and (b) for each subsequent complete 12 hour period, up to the maximum payable (c).

Abandonment

However if **you** are delayed on **your** outward journey from **your home country** such that **you** will arrive at **your** destination more than 24 hours after the original scheduled arrival time and **you** choose to abandon **your trip** instead of a payment for delay **you** are covered for the cost of the **trip**, up to the maximum claimable under section 1 – cancellation or **curtailment**.

You are not covered

- a. for a claim caused by a strike if it had started or been announced before **you** arranged this insurance or booked **your trip**, whichever is the later.
- b. if **you** fail to check-in on time.
- c. if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.
- d. for the amount of the excess shown in the benefits table in respect of each claim for abandonment.
- e. to claim under this section if **you** have claimed under section 6 – missed departure, from the same cause.

Please also refer to the general exclusions and conditions.

SECTION 6 MISSED DEPARTURE

You are covered up to the amount shown in the benefits table for necessary additional travel and accommodation expenses (on a bed and breakfast basis) that **you** incur in reaching **your** destination if **you** arrive at any departure point shown on **your**

pre-booked itinerary too late to board the **public transport** on which **you** are booked to travel as a result of;

- a. the failure of **public transport**, or
- b. a road traffic accident or vehicle **breakdown** delaying the vehicle in which **you** are travelling.

You are not covered

- a. for a claim caused by a strike if it had started or been announced before **you** arranged this insurance or booked **your trip**, whichever is the later.
- b. to claim under this section if **you** have claimed under section 5 – travel delay, from the same cause.
- c. for any claim for more than the cost of the original booked **trip**.

Conditions

It is a requirement of this insurance that **you** must:-

- a. have planned to arrive at **your** departure point in advance of **your** earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.
- b. obtain a report from repairers if **your** claim is because of **breakdown** or accident to **your** car.

Please also refer to the general exclusions and conditions.

SECTION 7 HIJACK

You are covered up to the amounts shown in the benefits table if the aircraft on which **you** are travelling as a passenger or the crew of the aircraft are hijacked.

You are not covered for claims arising from **you**, **your** family or **your** business connections having been or being engaged in activities that could reasonably be expected to increase the risk of hijack.

Please also refer to the general exclusions and conditions.

SECTION 8 TIMESHARE COVER

You are covered up to the amount shown in the benefits table for;

Timeshare cancellation charge

The management and exchange fees **you** have paid or for which **you** are legally liable, plus up to 5% of the original purchase price of the contracted timeshare week(s) owned by **you** which are unused and are not recoverable from any other source in the event that **you** are unable to proceed with **your** pre-booked travel arrangements due to one of the stated covered reasons for cancellation.

Timeshare curtailment costs

The pro-rata proportion of the management and exchange fees **you** have paid or for which **you** are legally liable for the number of scheduled nights not spent overseas, in the event that **you curtail your trip** as a result of one of the stated covered reasons for **curtailment**.

Please also refer to the general exclusions and conditions.

SECTION 9 BAGGAGE

You are covered up to the amounts shown in the benefits table, after making allowance for wear, tear and depreciation for the loss or theft of, or damage to;

- a. **your baggage**,
- b. **your valuables**.

We may at our option replace, reinstate or repair the lost or damaged baggage.

You are also covered up to the amount shown in the benefits table in respect of emergency purchases for the cost of buying necessary items (for example clothing, medication and toiletries) if **you** are deprived of **your baggage** for more than 12 hours after arrival at **your** outbound destination. **You** must provide receipts for the items that **you** buy. If **your baggage** is permanently lost, any amount that **we** pay for emergency purchases will be deducted from the total claim.

You are not covered for

- a. the amount of the excess shown in the benefits table in

respect of each claim, except for emergency purchases.

b. more than the amount shown in the benefits table for any one item, pair or set in respect of **baggage** and **valuables**.

c. any additional value an item may have because it forms part of a pair or set.

d. **baggage** stolen from an **unattended** motor vehicle between the hours of 8 p.m. and 8 a.m. or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.

e. loss or theft of or damage to **valuables** whilst they are **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.

f. breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.

g. loss or theft of or damage;

- i. to household goods, bicycles, waterborne craft and their fittings of any kind.
- ii. to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
- iii. to watersports and **ski equipment**.
- iv. to contact lenses, dentures and hearing aids.
- v. to **baggage** in transit unless reported to the carrier as soon as possible and a written Property Irregularity Report is obtained.
- vi. mobile phones, computers and/or accessories (including games and games consoles [but not including handheld games consoles], PDA's, personal organisers, laptops and electronic navigation equipment) and televisions.
- vii. to **baggage** sent by post, freight or any other form of unaccompanied transit.
- viii. to sports clothes and equipment whilst in use.
- ix. caused by moth or vermin or by gradual wear and tear in normal use.
- x. caused by any process of cleaning, repairing or restoring.
- xi. caused by leakage of powder or fluid from containers carried in **your baggage**.

h. mechanical or electrical **breakdown**.

i. loss, theft or damage to business equipment, business goods, samples, tools of trade and any other items used in connection with **your** business, trade, profession or occupation.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

SECTION 10 PERSONAL MONEY

Cover under this section starts at the time of collection from the bank, or 72 hours prior to departure, whichever is the later.

You are covered up to the amount shown in the benefits table for loss or theft of **personal money**.

You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim.
- b. loss or theft from an **unattended** motor vehicle at any time.
- c. more than the amount shown in the benefits table in respect of cash carried by **you** whoever it may belong to.
- d. any loss resulting from shortages due to error, omission or depreciation in value or variations in exchange rates.
- e. loss or theft of **personal money** whilst **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

SECTION 11 LOSS OF PASSPORT

You are covered up to the amount shown in the benefits table following loss or theft of **your** passport for any additional necessary travel and accommodation costs, including the cost of

any emergency passports, visas or permits incurred to enable **you** to continue **your trip** or return to **your home country**.

You are not covered for

- a. loss or theft from an **unattended** motor vehicle at any time or from **baggage** whilst in transit unless **you** are carrying it
- b. the cost of a permanent replacement for the passport itself.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

Special exclusions applicable to sections 9, 10 and 11

You are not covered for

- a. loss or theft of anything left **unattended** in a public place, including on a beach.
- b. loss or theft of **valuables, personal money**, passport and any item unless reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained in the country where the incident occurred.
- c. loss of bonds or securities of any kind.
- d. delay, detention, seizure or confiscation by customs or other officials.

Special conditions applicable to sections 9, 10 and 11

It is a requirement of this insurance that **you** must:

- a. in the event of a claim,
 - i. provide receipts or other documentation to prove ownership and value, especially in respect of **valuables** and
 - ii. retain any damaged items for **our** inspection.
- b. take care of **your** property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in **your** claim being reduced or declined.

Please also refer to the general exclusions and conditions.

SECTION 12 PUBLIC LIABILITY

You are covered up to the amount shown in the benefits table (inclusive of legal costs and expenses), incurred with **our** written consent, if **you** are held legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause if **you** are held legally liable for causing;

- a. **accidental** bodily injury, including death, illness and disease to a person, and/or
- b. **accidental** loss of or damage to material property (property that is both material and tangible).

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability for;
 - i. bodily injury, illness or disease of any person who is **your relative**, a travelling companion, or under a contract of employment, service or apprenticeship with **you** when the bodily injury, illness or disease arises out of and in the course of their employment to **you**.
 - ii. loss or damage to property belonging to or held in trust by or in the custody or control of **you** other than temporary accommodation occupied by **you** in the course of the **trip**.
 - iii. bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by **you** or on behalf of **you** of aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns).
 - iv. bodily injury caused directly or indirectly in connection with the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity.
 - v. fraudulent, dishonest or criminal acts of **you** or any person authorised by **you**.
 - vi. any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human

Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.

- vii. any claim assumed by **you** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
- viii. punitive or exemplary damages.

Conditions

- a. **you** or **your** legal representatives will give **us** written notice immediately if **you** have received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section.
- b. no admission, offer, promise, payment or indemnity shall be made by or on behalf of **you** without **our** prior written consent.
- c. every claim notice, letter, writ or process or other document served on **you** shall be forwarded to **us** immediately upon receipt.
- d. **we** shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** own benefit any claim for indemnity or damages against all other parties or persons.
- e. **we** may at any time pay **you** in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made **we** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Please also refer to the general exclusions and conditions.

SECTION 13 CATASTROPHE COVER

You are covered up to the amount shown in the benefits table in respect of necessary additional travel and accommodation expenses incurred in the event that **you** are forced to move from pre-booked accommodation to continue **your trip** or, if the **trip** cannot be continued, to return **home** as a result of;

- a. fire, lightning or explosion rendering the pre-booked accommodation uninhabitable.
- b. local medical epidemic or directive from the responsible government or local authority directly affecting the area where the pre-booked accommodation is.
- c. hurricane, storm or other natural disaster that threatens **your** safety such that official evacuation orders are issued or that the pre-booked accommodation is rendered uninhabitable.
- d. civil unrest, rebellion or war directly affecting the area where **you** are.

You are not covered for

- a. **your** own decision not to stay in **your** pre-booked accommodation when official directives from local or national authorities state that it is safe and acceptable to do so, unless the Foreign & Commonwealth Office deem otherwise.
- b. any costs, expenses or compensation payable by or recoverable from a tour operator, airline, hotel or other service provider.
- c. any extra costs incurred for accommodation or transport of a higher standard or fare category than that which **you** originally booked.
- d. any expenses that would normally have been incurred during **your trip** such as food and drink.
- e. any claim where **you** were travelling against the advice of the Foreign & Commonwealth Office or other local or national authorities.
- f. any claim where the circumstances giving rise to the claim were a matter of public knowledge prior to **your** departure for that area.

Conditions

It is a condition of this insurance that before any claim may be considered under this section;

- a. **you** must provide a statement from the appropriate local authority and/or accommodation provider confirming the reason, nature and duration of the catastrophe leading to a claim

under this section.

b. you must notify **our** nominated emergency service and obtain their prior authority before **you** make any arrangements to return home early.

Please also refer to the general exclusions and conditions.

SECTION 14 LEGAL EXPENSES

You are covered up to the amount shown in the benefits table for legal costs and expenses incurred in pursuit of a claim for compensation or damages from a third party who causes **your** death or bodily injury or illness during **your trip**

Where there are two or more persons insured by this policy, then the maximum amount we will pay for all such claims shall not exceed £50,000.

Definitions applicable to this section

Legal expenses means;

a. fees, expenses and other disbursements reasonably incurred by a **legal representative** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused **your** bodily injury, death or illness.

b. fees, expenses and other disbursements reasonably incurred by a **legal representative** in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.

c. costs that **you** are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal representative means a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **us** to act on **your** behalf.

You are not covered for

a. the amount of the excess shown in the benefits schedule in respect of each claim.

b. any liability for;

- i. any claim reported to **us** more than 12 months after the beginning of the incident which led to the claim.
- ii. **legal expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **you**.
- iii. **legal expenses** incurred before receiving **our** prior written approval, unless such costs would have been incurred subsequently to **our** approval.
- iv. **legal expenses** incurred in connection with any criminal or wilful act committed by **you**.
- v. **legal expenses** incurred for any claim or legal proceedings brought against;
 - a.** a travel agent, tour operator, carrier, insurer or their agent, or
 - b. us, you,** or any company or person involved in arranging this policy.
- vi. fines, compensation or other penalties imposed by a court or other authority.
- vii. **legal expenses** incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from **us** to settle a claim.
- viii. **legal expenses** which **we** consider to be unreasonable or excessive or unreasonably incurred.
- x. actions between individuals named on the schedule.
- xi. **legal expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

Conditions

a. written consent must be obtained from **us** prior to incurring **legal expenses**. This consent will be given if **you** can satisfy **us** that;

- i. there are reasonable grounds for pursuing or defending the claim or legal proceedings, and
- ii. it is reasonable for **legal expenses** to be provided in a particular case. The decision to grant consent will take into account the opinion of **your legal representative** as well as that of **our** own advisers. **We** may request, at **your** own expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, **your** costs in

obtaining this opinion will be covered by this policy.

b. all claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.

c. if **you** are successful in any action, any **legal expenses** provided by **us** will be reimbursed to **us**.

d. **we** may at **our** discretion assume control at any time of any claim or legal proceedings in **your** name for damages and or compensation from a third party.

e. **we** may at **our** discretion offer to settle a claim with **you** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.

f. **we** may at **our** discretion offer to settle a counter-claim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

g. where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most that **we** will pay in Legal Expenses is the value of the likely award.

Please also refer to the general exclusions and conditions

SECTION 15 SKI EQUIPMENT

You are covered up to the amounts shown in the benefits table, after making reasonable allowance for wear, tear and depreciation and subject to the special condition shown below for;

a. loss or theft of, or damage to **ski equipment** owned by **you**.

b. loss or theft of, or damage to **ski equipment** hired by **you**.

c. the cost of necessary hire of **ski equipment** following;

- i. loss or theft of, or damage to, **your ski equipment** insured by **us**, or
- ii. the delayed arrival of **your ski equipment**, subject to **you** being deprived of their use for not less than 12 hours.

We may at our option replace, reinstate or repair the lost or damaged ski equipment.

You are not covered for

a. the amount of the excess shown in the benefits table for each claim other than claims for hire costs.

b. **ski equipment** stolen from an **unattended** motor vehicle between the hours of 8 p.m. and 8 a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked either inside the vehicle or to a purpose designed ski rack.

c. damage to **ski equipment** whilst in use for race training or racing.

d. **your** damaged **ski equipment** unless returned to the United Kingdom for **our** inspection.

e. loss or theft of **ski equipment** not reported to the police within 24 hours of discovering the loss or as soon as possible after that and a written report or reference obtained in the country where the incident occurred.

f. loss or theft of, or damage to, **ski equipment** whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.

g. loss or theft of, or damage to, **ski equipment** over 5 years old.

h. loss or damage caused by wear and tear, depreciation (loss in value) atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical **breakdown**.

i. loss or damage to due delay, confiscation or detention by customs or other authority.

Special conditions applicable to section 15

a. the maximum **we** will pay for any one article, pair or set of articles is the proportion of original purchase price shown below or the 'maximum per item' limit shown in the benefits table, whichever is the less.

b. in the event of a claim **you** must;

i. provide receipts or other documentation to prove ownership and value, especially in respect of **valuables**, and

ii. retain any damaged items for **our** inspection

c. take care of **your** property at all times and take all practical steps to recover any item lost or stolen. Failure to

exercise all reasonable care may result in **your** claim being reduced or declined.

Age of equipment	Proportion of original purchase price
Up to 1 year	85%
Up to 2 years	65%
Up to 3 years	45%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years	NIL

Please also refer to the general exclusions and conditions.

SECTION 16 SKI PACK

You are covered up to the amounts shown in the benefits table for the proportionate value of any ski pass, ski hire or ski school fee that **you** are unable to use following;

- a. **accidental** injury or sickness that prevents **you** from skiing, as certified by a **medical practitioner**, or
- b. loss or theft of **your** ski pass.

You are not covered for

- a. the amount of the excess shown in the benefits table for each claim.
- b. loss or theft of ski pass not reported to the police within 24 hours of discovering the loss or as soon as possible after that and a written report or reference obtained in the country where the incident occurred.

Please also refer to the general exclusions and conditions.

SECTION 17 PISTE CLOSURE

Valid for the period 15th December to 31st March

You are covered for the daily amount shown in the benefits table for each day that it is not possible to ski because all pistes are closed due to a complete lack of snow, adverse conditions or avalanche danger in **your** pre-booked **trip** resort, up to the total amount shown either;

- a. for the costs **you** have paid for travel to an alternative resort including the necessary additional cost of a ski pass, or
- b. a compensation payment to **you** after **you** return where no alternative is available.

You are not covered for

- a. if **you** arranged this insurance or booked **your** trip within 14 days of departure and at that time there was a lack of snow in **your** planned resort such that it was likely to be not possible to ski.
- b. any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.

Conditions

- a. **you** must provide written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts.
- b. **you** must submit receipts for the travel and ski pass costs that **you** wish to claim.

Please also refer to the general exclusions and conditions.

SECTION 18 JOURNEY DISRUPTION COVER

Extended cancellation or curtailment

Section 1 – cancellation or **curtailment** is extended to include the following cover.

You are covered up to the amount shown in the benefits table for any irrecoverable unused travel and accommodation costs (including unused pre-booked excursions up to a value of £150) and other pre-paid charges which **you** have paid or are contracted to pay, together with any necessary additional travel expenses incurred if:

- a. **you** were not able to travel and use **your** booked accommodation, or
- b. the **trip** was **curtailed** before completion; as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive:

1. prohibiting all travel or all but essential travel to, or
2. recommending evacuation from;

the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment** after **you** had left **your home country** to commence the **trip**.

Extended travel delay & abandonment

Section 5 – travel delay is extended to include the following cover.

You are covered up to the amount shown in the benefits table for one of the following amounts:

1. if the **public transport** on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting **public transport** in **your home country** or to **your** overseas destination or on the return journey to **your home we** will pay **you**:
 - a. (a) for the first completed 12 hours delay and (b) for each full 12 hours delay after that, up to a maximum of (c) (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue the **trip**.

2. **You** are covered up to the amount shown in the benefits table for either;

a. any irrecoverable unused accommodation costs (including unused pre-booked excursions up to a value of £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:

- i. the **public transport** on which **you** were booked to travel from **your home country** being cancelled or delayed for more than 12 hours, or

ii. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours;

and **you** have to abandon **your trip** because the alternative transport to **your** overseas destination offered by the **public transport** operator was not suitable, or

b. suitable additional travel and accommodation expenses (on a bed & breakfast basis) necessarily incurred in reaching **your** overseas destination and/or in returning to **your home country** as a result of:

- i. the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off, or

ii. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours;

and **you** have to make other travel arrangements for **your trip** because the alternative transport offered by the **public transport** operator was not suitable. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

You can only claim under subsections 1. or 2. for the same event, not both.

If the same costs, charges or expenses are also covered under section 5 – travel delay **you** can only claim for these under one section for the same event.

Extended missed departure

Section 6 – missed departure is extended to include the following cover.

You are covered up to the amount shown in the benefits table for necessary additional travel and accommodation expenses (on a bed & breakfast basis) necessarily incurred in reaching **your** overseas destination or returning to **your home country** if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, following completion of the initial international journey, including connections within **your home country** on the return journey to **your home** as a result of:

1. the failure of other **public transport**, or
2. strike, industrial action or adverse weather conditions, or
3. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

If the same expenses are also covered under section 6 – missed departure **you** can only claim for these under one section for the same event.

Accommodation costs

You are covered up to the amount shown in the benefits table for either:

1. any irrecoverable unused accommodation costs (including unused pre-booked excursions up to a value of £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation, or
2. necessary additional travel and accommodation costs incurred;
 - a. up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation, or
 - b. with the prior authorisation of **our** nominated emergency service to repatriate **you** to **your home** if it becomes necessary to **curtail** the **trip**;

as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation or resort.

You can only claim under one of subsections 1. or 2. of what is covered for the same event, not both.

If the same costs and charges are also covered under section 1 – cancellation or **curtailment** **you** can only claim for these under one section for the same event.

You are not covered for

1. the amount of the excess shown in the benefits table (except claims under subsection 1. a) of what is covered under the extended travel delay & abandonment cover shown above)
2. the cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
4. accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. claims arising directly or indirectly from:
 - a. strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b. an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - c. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
6. any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
7. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. any accommodation costs, charges and expenses where the **public transport** operator has offered suitable alternative travel arrangements.
9. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.

Special conditions relating to claims

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

Please also refer to the general exclusions and conditions.

SPORTS AND ACTIVITIES

Covered

Your travel insurance covers **you** for many sports and activities as standard which are listed below. Any other work and activities may need an extra premium to be paid.

If **you** are participating in an activity that is not listed, **you** must contact **us** to ensure **you** have full cover, cover will not be in place until **we** have confirmed acceptance and any additional premium paid.

NOTE: SOME SECTIONS OF COVER WILL BE EXCLUDED AND SPECIAL CONDITIONS AND EXCLUSIONS WILL APPLY WHILE TAKING PART IN CERTAIN ACTIVITIES, SEE THE INDIVIDUAL SPORT AND ACTIVITY BELOW FOR DETAILS.

Sport, Activity	Special Conditions	Special Exclusions
Abseiling (see climbing)	Special condition (a) applies	
Acrobatics		
Aerial safari	Special condition (a) applies	No Personal Accident Cover
Aerobics		
American football (Gridiron)		No Personal Accident Cover
Angling (see fishing)		
Athletics		
Australian Rules Football (AFL)		No Personal Accident Cover
Backpacking (see hiking)		
Badminton		
Ballet		
Banana boat rides	Special condition (a) applies	
Baseball		
Basketball		
Bicycle polo		
Biking (see cycling, mountain biking or snow biking)		
Black water rafting (cave tubing) (grades 1-3)	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	Special condition (a) applies	No Personal Accident Cover
Boating (inland and coastal waters) see also speed boating and sailing.	Special condition (a) or (b) applies,	No white water cover No Personal Liability Cover
Boating (outside coastal waters) see also speed boating and sailing	Special condition (a) or (b) and special condition (c) applies	No Personal Accident Cover No Personal Liability Cover
Bouldering (see rock climbing)		
Bowling (lawn/ten-pin/nine-pin/candlepin/duckpin/five-pin/bowls/pétanque/boules)		
Boxing (gym or outdoor training) no competition or bouts		
Bungee/bungy jumping (max 2 jumps per trip)	Special condition (a) applies	
Bungee/bungy jumping (3 jumps or more)	Special condition (a) applies	
Bushcraft (see hiking)		
Bushwalking (see hiking)		
Camel riding (day tour)	Special condition (a) applies	No Personal Liability Cover
Camel trekking (overnight/main mode of transport)		No Personal Liability Cover
Canoeing (grades 1-3) (see kayaking)		
Canyon swing	Special condition (a) applies	
Canyoning		No Personal Accident Cover No Personal Liability Cover
Capoeira dancing (see dance)		
Caving (sightseeing/tourist attraction)	Recreational visit only	
Cheerleading		
Clay pigeon shooting	Special condition (a) or (b) applies	No Personal Liability Cover
Climbing (see rock climbing)		
Cricket		
Croquet		
Cruising (cruise ship)	Special condition (a) applies	
Curling		
Cycle racing/time trial		
Cycling (incidental to the trip)		No Intercontinental touring
Cycling (independent cycle touring)		No Intercontinental touring
Cycling (on an organised tour)	Special condition (a) applies	No Intercontinental touring
Dance (ballet/ballroom/capoeira/salsa/interpretive dance)		
Darts		
Dirt boarding		No Personal Liability Cover
Diving (see high diving or scuba diving)		
Dodge ball		
Dogsledding (on recognised trails)	Special condition (a) applies	Remote areas, racing, time trials and endurance events
Dragon boating (inland or coastal waters only)		
Dune buggy	Special condition (a) or (b) applies	No Personal Accident Cover No Personal Liability Cover
Elephant riding	Special condition (a) applies	No Personal Liability Cover
Elephant trekking (overnight/main mode of transport)	Special condition (a) applies	No Personal Liability Cover
Fell running/walking (see hiking)		
Fencing		No Personal Liability Cover
Fishing (ice)	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)		Sports/leisure fishing only no commercial or rock fishing
Fishing (outside coastal waters/deep sea fishing)	Condition (a) and condition (c) applies	Sports/leisure fishing only no commercial
Fitness training		
Floorball		
Fly by wire	Special condition (a) applies	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	Special condition (a) applies	
Football (soccer) including five a side		
Frisbee		

Sport, Activity	Special Conditions	Special Exclusions
Glacier walking (ice walking)	Special condition (a) applies	
Go karting	Special condition (a) applies	No Personal Liability Cover
Golf		
Gym training (aerobics/spinning/zumba/body pump/weight training/cross training/crossfit) (See also boxing and martial arts)		
Gymnastics (also see acrobatics)		
Handball		
High diving up to 10 metres (excluding cliff diving)		
Hiking up to 1,500 metres (scrambling/hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 3,000 metres (scrambling/hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 4,500 metres (scrambling) on recognised routes		No cover where ropes, picks or other specialist climbing equipment is required
Hockey		
Horse riding (equestrian/dressage/show jumping/eventing)		No Personal Accident Cover
Horse riding (leisure/social/non-competitive riding)		No Racing, jumping or competitions
Hot air ballooning (ballooning)	Special condition (a) applies	No Personal Liability Cover
Hunting (excluding Big Game)	Special condition (a) or (b) applies	No Cover for Big Game Hunting No Personal Liability Cover
Hydrofoiling (see water skiing)		
Ice skating (indoor)		
Ice skating (outdoor) on a commercially managed rink	Special condition (a) applies In-line skating	
Jet boating (inland/coastal waters only)	Special condition (a) or (b) applies	No Personal Liability Cover
Jet skiing (inland/coastal waters, white water grades 1-2 only)	Special condition (a) or (b) applies	No Personal Liability Cover
Kayaking/canoeing (inland/coastal waters, white water grades 1-3 only)		
Kite boarding (on land or water)		No Personal Liability Cover
Kite buggy		No Personal Liability Cover
Kite flying		
Kite surfing		No Personal Liability Cover
Kite wing (land/water)		No Personal Liability Cover
Korfball		
Lacrosse		
Land surfing		No Personal Liability Cover
Martial arts (Judo & Karate only) no competition or bouts	Condition (a) applies non-competitive only	No Personal Accident Cover No Personal Liability Cover
Martial arts training (non-contact)		
Moped riding/scooter biking	Special condition (b) applies, a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Motor racing experience (passenger only)	Special condition (a) applies	
Motorbiking (on road over 125cc)	Special condition (b) and a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Motorbiking (on road under 125cc)	Special condition (b) and a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Motorbiking/trail biking (off-road under 125cc)	Special condition (b) and a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Motorbiking pillion passenger (on road only) (see motorbiking)		
Mountain biking (on road) (see cycling)		
Mountain biking - downhill (using downhill trails and/or mechanical lifts)		
Mountain biking general (off road/cross country)		
Netball		
Obstacle course/assault course/trim trail (see outdoor endurance)		
Orienteering		
Outdoor endurance courses up to three miles		
Outdoor endurance courses up to eight miles		
Outrigger canoeing (inland or coastal waters only)		
Outward Bound	Special condition (a) applies	
Paint balling/airsoft	Special condition (a) applies	No Personal Liability Cover
Parachuting (one jump only)	Special condition (a) or (b) applies	No Personal Accident Cover No Personal Liability Cover
Parasailing/parascending (over water only)	special condition (a) or (b) applies	No Personal Liability Cover
Quad biking	Condition (a) or (b) applies a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Racquetball		
Rambling (see hiking if above 1,500 metres)		
Rifle range/sports shooting	Special condition (a) or (b) applies	No Personal Liability Cover
River boarding/hydro speeding (grades 1-3) (see also canoeing)	Special condition (a) applies	
Rock climbing (bouldering)		No Soloing No Personal Accident Cover
Rock climbing (indoor)	Special condition (a) applies	No Soloing No Personal Accident Cover
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing)		No Soloing No Personal Accident Cover
Roller hockey		
Roller skating		No cover for stunting
Rollerblading		No cover for stunting
Rounders		
Rowing/sculling (inland/coastal waters)	No white water	
Rugby (League/Union)		No Personal Accident Cover
Running (up to marathon distance)		
Running/jogging (half marathon distance or less)		
Safari tours	Special condition (a) applies	No cover for handling or work with dangerous animals including alligators, bears, big cats, crocodiles, elephants, hippopotamuses or snakes.

Sport, Activity	Special Conditions	Special Exclusions
Sail boarding (see wind surfing)		
Sailing (inland/coastal waters)	Special condition (a) or (b) applies Special condition (a) or (b) and special condition (c) applies	No Personal Liability Cover
Sailing (outside coastal waters)		No Personal Liability Cover
Sandboarding/sand skiing		
Scuba diving (to 30 metres)	Special condition (e) applies	No Personal Accident Cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	Special condition (a) applies	
Sculling (see rowing)		
Sea kayaking/sea canoeing (see kayaking)		
Segway tours	Condition (a) applies A helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Shark cage diving (see scuba diving)		
Skateboarding (ramp/half pipe/skate park/street)		
Skilling (cross country/Nordic skiing on marked trails)	Special condition (d) applies	See special exclusion (i)
Skiing (snowblading)	Special condition (d) applies	See special exclusion (i)
Skiing/snowboarding	Special condition (d) applies	See special exclusion (i)
Skiing/snowboarding (dry slope)	Special condition (d) applies	See special exclusion (i)
Skydiving/tandem skydiving (one jump only)		No Personal Accident No Personal Liability Cover
Sledding/tobogganing/snow sleds/snow sleighs (on snow)		No Personal Accident Cover No Personal Liability Cover
Sleigh rides (horse drawn)		
Snooker		
Snorkelling		
Snow biking (on piste or off piste within resort boundaries)	See special exclusion (i)	No Personal Accident Cover
Snow rafting	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover
Snowmobiling		Remote areas, racing, time trials and endurance events are excluded. No Personal Accident Cover No Personal Liability Cover
Soccer		
Softball		
Spearfishing		No Personal Liability Cover
Speed boating (inland/coastal waters only)	Special condition (a) or (b) applies	No white water cover No Personal Liability Cover
Spelunking (see caving)		
Squash/racquet ball		
Stand up paddle surfing/paddle boarding		
Stilt walking		
Stoolball		
Surf boat rowing		
Surfing		
Swimming (pool; enclosed, inland or coastal waters only)		
Swimming with dolphins/whales/whale sharks (inland or coastal waters only)	Special condition (a) applies	
Table tennis		
Tandem skydiving (see skydiving)		
Tchoukball		
Ten pin bowling (see bowling)		
Tennis		
Theme parks/fairgrounds	Special condition (a) applies	
Tough Mudder (see outdoor endurance)		
Trail bike riding (see motorbiking)		
Tramping (see hiking)		
Trampolining		
Trapeze/Hire Wire	Special condition (a) applies	No Personal Accident Cover
Trekking (see hiking)		
Triathlon up to Middle Distance		
Triathlon up to sprint distance		
Tubing on rivers (grades 1-2) (see also white water rafting)	Special condition (a) applies	No Personal Accident Cover
Ultimate frisbee		
Via ferrata		
Volleyball		
Wake skating (see water skiing)		
Wakeboarding (see water skiing)		
Walking (see hiking/trekking)		
War games (online gaming)		
War games/military simulation (see Paint balling/airsoft or Rifle range/sports shooting)		
Water polo		
Water skiing (barefoot)	Special condition (a) or (b) applies	No Personal Liability Cover
Water skiing/wakeboarding/wake skating	Special condition (a) or (b) applies	No jumping No Personal Liability Cover Powerlifting
Weight training (see also gym training)		
White water kayaking/canoeing (see kayaking/canoeing)		
White water rafting (grades 1-3)	Special condition (a) applies	
White water rafting (grades 4-5)	Special condition (a) applies	No Personal Accident Cover
Windsurfing (inland or coastal waters only)		No Personal Liability Cover
Yachting (see sailing)		
Yoga (class/alone/home practice)		
Zip line	Special condition (a) applies	
Zorbing	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover

Special Conditions Applicable to Section 15 Sports & Activities

(a) **You** must be with a professional, qualified and licensed guide, instructor or operator. (b) **You** must have the appropriate certification or licence to do this sport or activity at home. If operating a motor vehicle the driver must have the appropriate valid UK licence for the machine (c) within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas) (d) Conventional skiing/snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however, **you** must follow the International Ski Federation code and the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment; (e) **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Special Exclusions

(i) No cover for any competition, free-style skiing/snowboarding, ski/snowboard jumping, ski-flying, ski/snowboard acrobatics, ski/snowboard stunting, or ski racing or national squad training, the use of skeletons.

CONDITIONS

1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

Not Covered

Cover does not apply if **you** are:

1. taking part in activities at a professional level.
2. competing at international events as a national representative.
3. participating in hazardous activities or extreme pursuits other than as listed,
4. racing or participating in speed or time trials.
5. base jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction) motor sports, stunt flying/aerobatics
6. taking part in expeditions to the Arctic or Antarctic,
7. taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven;
8. anything listed in the General Exclusions.

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may cancel the policy or refuse to consider with **your** claim or reduce the amount of any claim payment.

1. **You must** read the important questions relating to health on the front of this booklet carefully, and contact **us** if required. If **you** do not then any related claim may be reduced or rejected or **your** policy may become invalid.

2. **You must** tell **us** as soon as possible about any change in circumstances which affects **your** policy, including **you**, a person **you** are travelling with, a close business associate or **relative** receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities **you** intend to participate in during **your trip** or any additional person(s) to be insured under this policy. **We** have the right to reassess **your** coverage, policy terms and/or premium after **you** have advised **us** of such change. This may include **us** accepting a claim for the cancellation charges applicable at that time if no suitable alternative cover for **your** changed circumstances can be provided. If **you** do not advise **us** of any change then any related claim may be reduced or rejected or **your** policy may become invalid.

3. **You must** tell **us** if **your** plans for **your trip** include travel to areas affected or threatened by war or similar risks as set out in general exclusion 1. **You** will not be covered if **you** choose to travel to a specific area against the advice issued by the Foreign & Commonwealth Office. Website: www.gov.uk/foreign-travel-advice. **We** reserve the right not to cover such **trips** or, if **we** will cover them, to apply special terms or conditions and/or charge an additional premium as **we** think appropriate. No cover for such **trips** shall attach unless **you** accept such terms, including any additional premium, before **you** depart.

4. **You must** advise the claims handlers, as detailed on page 3, of any possible claim within 31 days of **your** return home. **You** must supply them with full details of all the circumstances and any other information and documents **we** may require. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.

5. **You must** keep any damaged articles that **you** wish to claim for and, if requested, send them to the claims handlers at **your** own expense. If **we** pay a claim for the full value of an article, it will become **our** property.

6. **You must** agree to have medical examination(s) if required. In the event of **your** death, **we** are entitled to have a post mortem examination. All such examinations will be at **our** expense.

7. **You must** assist **us** to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work and Pensions) by providing all necessary details and by completing any forms.

8. **You must** take all reasonable steps to avoid or minimise any loss that might result in **you** making a claim under this insurance.

9. **You must** comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.

10. Except for claims under sections 3 – hospital stay benefit, 4 – personal accident and 5 – travel delay, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.

11. **We may** take action in **your** name but at **our** own expense to recover for **our** benefit the amount of any payment made under this insurance.

12. **We may** at **our** option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing **you** with a credit voucher.

13. This insurance is non-transferable. If a **trip** is cancelled for any reason other than that described in section 1 – cancellation or **curtailment**, then the cover for that **trip** terminates immediately and no refund of premium in whole or part will be made.

14. **You must** not act in a fraudulent manner.

If **you** or anyone acting for **you**

a) make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way, or

b) make a statement in support of a claim knowing the statement to be false in any way, or

c) submit a document in support of a claim knowing the document to be forged or false in any way, or

d) make a claim for any loss or damage caused by **your** wilful act or with **your** connivance. Then

a) **we** will not pay the claim.

b) **we** will not pay any other claim which has been or will be made under the policy.

c) **we** may make the policy void from the date of the fraudulent act.

d) **we** will be entitled to recover from **you** the amount of any claim already paid under the policy.

e) **we** will not refund any premium.

f) **we** may inform the police of the circumstances.

GENERAL EXCLUSIONS

You are not covered for claims arising out of:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, **terrorism**, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. However cover is provided in respect of claims under section 2 – emergency medical expenses of the policy arising through **terrorism** other than losses arising from nuclear, chemical or biological exposures unless **you** planned to travel to areas that were publicly known to be affected or threatened by such risks (Please see general condition 3)
2. loss, damage or expense incurred as a result of travelling to an area that the Foreign and Commonwealth Office have advised against travel provided that such loss, damage or expense is directly or indirectly related to any such circumstances that are the reason for the advice.
3. loss, damage or expense directly or indirectly resulting from or attributable to radioactive contamination of any nature.
4. **you** being exposed to the **utilisation of nuclear, chemical or biological weapons of mass destruction**.
5. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
6. **your** suicide or attempted suicide or **your** deliberate exposure to unnecessary danger (except in an attempt to save human life).
7. sexually transmitted diseases.
8. **your** use of drugs or excessive consumption of alcohol.
9. **your** alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not.
10. any claim which is as a result of **you** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
11. **your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip** departure and take the complete course of recommended medications.
12. **your** participation in sports & activities except as listed in the policy wording.
13. winter sporting activities, except **wintersports** as defined. In no event, however, is cover granted for **wintersports** if **you** are aged over 65.
14. scuba diving if **you** are:
 - i. not qualified for the dive undertaken unless **you** are accompanied by a properly qualified instructor or,
 - ii. diving alone.Cover applies to depths according to **your** qualifications.
15. racing of any kind (other than on foot and recreational **winter-sports** racing).
16. **your** participation or engagement in manual work, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, flying except as a fare paying passenger in a fully licensed passenger carrying aircraft.
17. **you** taking part in civil commotions or riots of any kind.
18. any other loss, damage or additional expense following on from the event for which **you** are claiming unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury, illness or disease.
19. **you** breaking or failing to comply with any law whatsoever.
20. any financial incapacity, whether directly or indirectly related to the claim.
21. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
22. a tour operator failing to supply advertised facilities.
23. any government regulation or act.
24. **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
25. any search and rescue costs

CUSTOMER SERVICES

We aim to provide the highest standard of service to every customer. If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right. All complaints **we** receive are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

Making your complaint

If **your** complaint relates to the sale or administration of **your** policy, please contact:

Philip Williams & Co
35 Walton Road, Stockton Heath,
Warrington, WA4 6NW.
Tel: 01925 604421
Fax: 01925 861351
Email: enquiries@philipwilliams.co.uk

If **your** complaint relates to a claim on **your** policy, please contact;

Compliance Manager,
Sirius International Insurance Corporation
UK Branch,
Floor 4, 20 Fenchurch Street,
London, EC3M 3BY
SiriusLondon.Complaints@Siriusgroup.com

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one).
- **Your** policy and/or claim number, and the type of policy **you** hold.
- The reason for **your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

Beyond your insurer

Should **you** remain dissatisfied following the final written response, **you** may be eligible to refer **your** case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **our** final response to refer **your** complaint to the FOS. This does not affect **your** right to take legal action.

If **we** cannot resolve **your** complaint **you** may refer it to the Financial Ombudsman Service at the address given below.

The Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square,
London, E14 9SR.
Tel: 0800 023 4567 – UK landline
Tel: 0300 123 9 123 – UK mobile
Email: complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

Our promise to you

We will;

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Use the information from complaints to continuously improve **our** service

IMPORTANT FEATURES

We would like to draw **your** attention to some important features of **your** insurance including:

1. Insurance document

You should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so **you** should familiarise yourself with this particular insurance.

2. Conditions and exclusions

Specific conditions and exclusions apply to individual sections of **your** insurance, whilst general exclusions and conditions will apply to the whole of **your** insurance.

3. Health

This insurance contains restrictions regarding conditions relating to the health of the people travelling and of other people upon

whose health the **trip** depends. **You** are advised to read the document carefully.

4. Property claims

These claims are paid based on the value of the goods at the time **you** lose them and not on a 'new for old' or replacement cost basis. Allowance will be made for their age and likely condition.

5. Limits

This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for **valuables** in total.

6. Excesses

Under some sections of this insurance, claims will be subject to an excess. This means **you** will be responsible for paying the first part of the claim under each applicable section.

7. Reasonable care

You need to take all reasonable care to protect yourself and **your** property, as **you** would if **you** were not insured. Any amounts the insurers will pay for property left **unattended** in a public place or **unattended** vehicle is very limited, as specified in the wording.

8. Sports & activities

You may not be insured if **you** are going to take part in certain sports or activities where there is a generally recognised risk of injury. Please check that this insurance covers **you**, by referring to the list of sports & activities section.

9. Residency

This policy is only available if **you** are permanently resident in the United Kingdom, Channel Islands or Isle of Man and registered with a **medical practitioner** in **your home country**.

10. Customer service

We always try to provide a high level of service. However if **you** think **we** have not lived up to **your** expectations, please refer to the complaints procedure.

11. Fraudulent claims

It is a criminal offence to make a fraudulent claim.

DATA PROTECTION AND PRIVACY STATEMENTS

Data transfer consent

By purchasing this policy with Sirius International Insurance Corporation UK Branch, **you** have consented to the use of data as described below.

Data Protection Policy

We are committed to protecting **your** privacy including sensitive personal information. Please read this section carefully as acceptance of this policy will be regarded as having read and accepted these terms and conditions.

Sensitive information

Some of the personal information asked may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). **We** will not use such sensitive personal data except for the specific purpose for which it is provided and to provide the services described in this policy.

How the information is used and protected and who it is shared with

We will use the information to manage this policy, including underwriting and claims handling. This may include disclosing it to other insurers, administrators, third party underwriters and reinsurers. The information comprises of all the details **we** hold including transactions and information obtained from third parties.

We will provide an adequate level of protection to **your** data.

We do not disclose the information to anyone outside the group except:

- where **we** have **your** permission.
- where required or permitted to do so by law.
- to credit reference and fraud prevention agencies.
- other companies that provide a service to **you** or **us**.

We may transfer the information to other countries and jurisdictions on the basis that anyone to whom it is passed provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

Your rights

Under the Data Protection Act 1998 **you** have certain rights regarding access to **your** information. **You** have the right to see a copy of the personal information held about **you**, if **you** believe that any of the information **we** are holding is incorrect or incomplete, please let **us** know as soon as possible. To provide a copy of the information **we** may ask **you** for a small fee.

Marketing

Sirius International Insurance Corporation UK Branch will not use the data for marketing purposes. All information provided is used to manage this policy only.

IMPORTANT INFORMATION

Under European Union (EU) travel regulations, **you** are entitled to claim compensation from **your** carrier if any of the following happen:

1. Denied boarding and cancelled flights

If **you** check in on time but **you** are denied boarding because there are not enough seats available or if **your** flight is cancelled, the airline operating the flight must offer **you** financial compensation.

2. Long delays

If **you** are delayed for two hours or more, the airline must offer **you** meals and refreshments, hotel accommodation and communication facilities. If **you** are delayed for more than five hours, the airline must also offer to refund **your** ticket.

3. Luggage

If **your** checked-in luggage is damaged or lost by an EU airline, **you** must claim compensation from the airline within 7 days. If **your** checked-in luggage is delayed, **you** must claim compensation from the airline within 21 days of its return.

4. Death or injury

If **you** are injured in an **accident** on a flight by an EU airline, **you** may claim damages from the airline. If **you** die as a result of these injuries **your** family may claim damages from the airline.

Full details are available at:

ec.europa.eu/transport/passenger-rights/en/index.html

AIR PASSENGERS – KNOW YOUR RIGHTS

It's often difficult to know who might be responsible for cancelled or delayed flights so travellers need to be aware of the European Union (EU) regulations that protect **your** right to being treated fairly as an air passenger.

All airlines departing from an airport in an EU member state have responsibilities to assist their passengers if their flight is cancelled or delayed and in certain circumstances are obliged to pay **you** compensation. Airlines are also responsible for loss or damage to **your** baggage during carriage.

The following information may assist **you**. However for the latest advice and further details on **your** rights as an airline passenger and compensation in different situations please visit the UK Civil Aviation Authority website at www.caa.co.uk. **You** should also refer to the terms and conditions of the airline **you** are travelling with. **We** are not responsible for the content of other websites.

My flight has been cancelled

If **you** get to the airport in the UK and find **your** flight has been cancelled the airline responsible should offer **you** a choice of the following:

- A refund within seven days of the full cost of the unused ticket, or
- Re-routing to **your** final destination at the earliest opportunity, or
- Re-routing to **your** final destination at a later date convenient to **you**.
- In reasonable relation to waiting time the airline should also offer **you**:
- Free meals and refreshments
- Hotel accommodation and transfers should **you** have to stay overnight
- Two free phone calls, faxes or e-mails.

In certain circumstances **you** may also be entitled to compensation.

My flight has been delayed

If **your** flight from the UK has been delayed **you** have a statutory right to meals and refreshments, help with contacting family or friends and overnight accommodation where applicable:

- Meals and refreshments appropriate to delay, two free calls, faxes or emails for:
- Any delay over four hours
- Delays over three hours for flights over 932 miles within the EU
- Delays over two hours for flights up to 932 miles.
- Refund of **your** ticket if **you** decide not to travel when **your** flight has been delayed for over five hours.
- Hotel accommodation and transfers if **your** flight is not expected to leave until the next day.

My baggage has been lost, damaged or delayed by an airline

Your airline has a responsibility to **you** as follows: (Where possible it's best to report any problems before **you** leave the airport).

- The airline will be liable if **your** baggage is destroyed, lost or damaged during carriage so long as they agreed to carry the items at check-in and **you** can provide receipts for them.
- The amount **you** can claim is limited by the Montreal Convention, and the airline will decide on the amount following assessment of **your** claim.
- It is important that **you** obtain a Property Irregularity Report from the airline or agent as **you** will need this to prove **your** loss when making **your** claim to the airline. Ideally **you** should obtain this before leaving the airport.
- A claim to the airline must be submitted within seven days for damaged baggage and within 21 days for delayed baggage.
- The Montreal Convention requires airlines to treat a bag as lost after 21 days so **you** should make **your** claim as soon as possible if **your** baggage is still missing after this time.



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