

Travel Insurance Policy Wording

Single-trip and annual multi-trip cover
1 January 2019 to 31 December 2019 - v1





Thank you for choosing travel insurance from the ETA.

You will have already noticed we are different.

Over the last 28 years, we have earned a reputation for being efficient and environmentally friendly. It's a way of working that has earned us the title of Britain's most ethical insurance company in 2015, 2016, 2017 and 2018, according to The Good Shopping Guide.

Most importantly, we have a team of dedicated professionals ready to take your call day or night.

You can rest assured that your trip is in safe hands.

You may be interested to learn that as part of our continuing commitment to the environment, We work hard to promote safer and more sustainable transport in Britain. When you buy a policy from us, you help fund campaigns such as Back on a Bike – a road show that encourages cycling among both young and old.

Thank you for helping to make this work possible.

On behalf of our team, I welcome you to the ETA and wish you safe travels.

Best wishes

Andrew Davis
Managing Director



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Important numbers

Useful numbers	
Emergency medical assistance	Global Response if you are admitted to hospital, anywhere in the world +44 (0) 113 3180 197
	Global Response if you require outpatient treatment in the UK & North America +44 (0) 113 3180 197
	Health Watch if you require outpatient treatment anywhere else in the world +44 (0) 113 3180 124
Langleys Solicitors for section G Personal Liability	01904 686 790
All other non-medical claims call Direct Group	0344 412 4296
ETA customer services	0333 000 1234
Medical screening queries	0344 573 4171
Your scheme reference number	05897E

The legal bit

Please take time to read the attached full policy document to make sure you understand the cover provided.

This summary does not form part of your contract of insurance.

Your cover is valid until the date specified on your ETA documentation. Please refer to your ETA documents, which are provided when the policy is issued or amended and will detail the type, level and period of insurance provided.

The insurance is arranged by ETA Services Ltd and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at:

*107 Königinstrasse
MUNICH
80802*

British Branch office:

*30 Fenchurch Street
LONDON
EC3M 3AJ*

ETA Services Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 313965. UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register register.fca.org.uk. Great Lakes Insurance SE, British Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Important notes

Pre-existing medical conditions

Your policy contains certain exclusions relating to pre-existing medical conditions.

If you, or any of the people insured on the policy, have any pre-existing medical conditions, please ensure you have complied with the requirements outlined in the 'Medical screening questions' on page 13.

Pregnancy and childbirth

Cover under this policy is provided for unforeseen events. In particular, cover is provided under section B for unforeseen bodily injury or illness. Pregnancy and childbirth are not considered to be either an illness or

injury. Cover is only provided under sections A1, B and C of this policy for claims arising from complications of pregnancy and childbirth. Please read the definition of complications of pregnancy and childbirth given under the definitions.

It is important that you check your policy schedule to make sure your details are correct, as together with this policy wording, these documents form the policy contract between you and us.

You need to make sure that you answer any questions that we or your broker ask you, truthfully and correctly. If you provide information which is untrue or incorrect, it may mean that we cannot pay your claim and could also mean that your policy is invalid.

Premium

In return for the payment of your premium we will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations during the period of cover.

Cancellation right

If you decide for any reason that you do not want this insurance policy, then please contact the ETA by telephone on **0333 000 1234** or by email at customercare@eta.co.uk.

- If you do this within 14 days of taking out this policy, or the date which you received your documents if this is later, then the premium you have paid will be refunded in full unless you have already travelled or made a claim in which case no refund will be due. This 14 day period is known as the 'cooling off period'.
- If you change your mind after the 14 day cooling off period you will not be entitled to a refund.

The ETA reserves the right to withdraw and cancel insurances if you fail to pay premiums or instalments of premiums on demand, or fail within seven days of a written request from us, to provide any documentation or information required by us. In the event of our cancelling a policy after its beginning or its renewal, our fees or commission will not be returnable.

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

- a) Where we or the Insurer reasonably suspect fraud

- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) You have not taken reasonable care to provide accurate and complete answers to the questions your administrator/agent asked

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover.

Where our investigations provide evidence of fraud or misrepresentation, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information. This may result in your policy being cancelled from the date you originally took it out and we will be entitled to keep the premium.

If your policy is cancelled because of fraud or misrepresentation, this may affect your eligibility for insurance with UK General Insurance Ltd, as well as other insurers, in the future.

Compensation scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You might be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk. You may also contact the FSCS on their freephone number **0800 678 1100** or **020 7741 4100** or you can write to:

*Financial Services Compensation Scheme
PO Box 300
MITCHELDEAN
GL17 1DY*

Fraud

You must not act in a fraudulent way. If you or anyone acting for you:

- fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy;

- fails to reveal or hides a fact likely to influence the cover we provide;
- makes a statement to us or anyone acting on our behalf, knowing the statement to be false;
- sends us or anyone acting on our behalf a document, knowing the document to be forged or false;
- makes a claim for any loss or damage you caused deliberately or with your knowledge; or
- If your claim is in any way dishonest or exaggerated,

We will not pay any benefit under this policy or return any premium to you and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities.

ETA Services Ltd privacy notice

Our privacy notice explains in detail the types of personal data we may collect about you when you interact with us. It also explains how we'll store and handle that data and keep it safe. The policy can be found in full online at eta.co.uk/privacy-policy. In addition to our privacy notice, you can also find details of all of our suppliers together with links to their privacy policies.

If you would rather we send you a copy, our data protection officer will be pleased to help. Email us at customercare@eta.co.uk or write to us at:

*Customer Care
ETA Services Ltd
68 High Street
WEYBRIDGE
KT13 8BL*

Summary of cover

Section		Cover	Excess
A1	Cancellation and curtailment	Up to £5,000	£60 per person / £100 per family
A2	a) Catastrophe b) Hijack c) Mugging d) Air rage	a) Up to £750 b) £50 per complete 24hrs up to £500 c) £50 per complete 24hrs up to £500 d) Up to £500	Nil
B	a) Emergency medical expenses b) Dental treatment c) Funeral and repatriation d) Travel and accommodation	a) Up to £10,000,000 b) Up to £250 c) Up to £7,500 d) Up to £1,000	£60 per person or £100 per family
C	Hospital benefit	£20 per 24hrs up to £600	Nil
D1	Travel delay	£30 per complete 12hrs up to £300	Nil
D2	Holiday abandonment	Up to £5,000	£60 per person / £100 per family
D3	Pet care	Up to £300	Nil
E	Missed departure	Up to £500 for UK & European holidays Up to £1,000 outside of Europe	Nil
F	Personal accident a) Loss of limbs or sight b) Permanent total disablement c) Death benefit (ages 18-65) d) Death benefit (under 18, over 65)	Maximum benefit payable is £25,000 a) £25,000 b) £25,000 c) £10,000 d) £5,000	Nil
G	Personal liability	Up to £2,000,000	£250
H	Legal expenses	Up to £25,000	Nil
I	Personal effects and baggage a) Single item limit b) Total valuables limit c) Travel documents d) Delayed baggage	Up to £2,000 a) £300 (£100 for children) b) £200 (£100 for children) c) Up to £500 d) Up to £125 per complete 24hrs, max. £250	a) & b) £60 per person / £100 per family c) Nil d) Nil
J	Personal money Cash limit	Up to £300 £250 (£50 for children)	£60 per person / £100 per family
K	End supplier failure cover	Up to £1,500	Nil
Natural disaster cover			
L1	Cancellation	£1,500	£60 per person / £100 per family
L2	Additional expenses to reach destination	£1,500	£60 per person/£100 per family

L3	Curtailment and replaced accommodation	£1,500	£60 per person / £100 per family
L4	Travel delay	£25 per 12 hours up to £250	Nil
Winter sports cover - applies if the additional premium has been paid and it is shown on your schedule			
M1	Ski equipment a) Owned by you b) Hired by you	a) Up to £350 b) Up to £250	£60 per person / £100 per family
M2	Ski hire	£20 per day up to £200	Nil
M3	Ski pack	Up to £150	£60 per person / £100 per family
M4	Piste closure	£20 per prson per day, up to £200	Nil
M5	Delay due to avalanche	Up to £200	£60 per person/£100 per family
Golf cover - applies if the additional premium has been paid and it is shown on your schedule			
N1	Golf equipment a) Single item limit	Up to £1,500 a) £300	£60 per person / £100 per family
N2	Golf equipment hire	£20 per day up to £200	Nil
N3	Non-refundable golf fees	£75 per fee, up to £300	£60 per person/£100 per family
N4	Hole in one bar bill	£100	Nil
Cruise cover - applies if the additional premium has been paid and it is shown on your schedule			
O1	Missed port departure	£1,000	£60 per person / £100 per family
O2	Cruise interruption	£1,000	£60 per person / £100 per family
O3	Itinerary change	£100 per day up to £500	Nil
O4	Cabin confinement	£100 per day up to £1,000	Nil
O5	Unused excursions	£500	Nil

Definitions

Accident

A sudden and unexpected event which occurs independently of all other causes, which results in a **bodily injury** or illness.

Adverse weather

Weather of such severity that; the policy, or other appropriate authority, warn by all means of public communications networks including, but not limited to, popular websites, television or radio against all but essential travel and/or; it causes major disruption to transport services i.e. rail, road or bus which is reported in the media.

Bodily injury (including 'Injury')

Any **injury** which is caused by external forces and results in visible damage or wounding.

Britain

England, Scotland, Wales and Northern Ireland.

Cancellation costs

The irrecoverable costs, which **you** have paid or are due to pay, in respect of travel and accommodation for **your trip**.

Children (including Grandchildren)

Children up to and including the age of 17; and up to and including the age of 21 as long as they are in full-time education.

Close business associate

A person employed by the same company as **you**, living permanently within the **UK**, without whom the business would not be able to function properly if **you** were both absent at the same time, meaning it would be necessary to cancel or **curtail your** travel plans. Written confirmation must be provided by a senior director of the company.

Complications of pregnancy and childbirth

Toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Curtailed (including 'Curtailed' and 'Curtailed')

If **you** have to abandon **your trip** and return **home** early, including if **we** authorise in-patient treatment for **you**.

Curtailed costs

Travel costs necessary for **you** to return **home** before **your** booked return date. This means a pro-rata amount of the total pre-paid (or contracted) costs of accommodation, car hire and excursions for each complete missed day as a result of **curtailing your holiday**. All costs connected to outward and return tickets, whether used or not, are excluded.

End Supplier

Means the company that owns and operates the services listed in section K, point 1.

Family

Parents or grandparents (max. two adults) and their **children** or **grandchildren**. **Your** marital, domestic or civil partner who **you** have lived with permanently for at least 6 months. **Family** cover only applies if members travel together and are all named on the **schedule**. **Children** are not covered unless accompanied by an adult named on the **schedule**. If annual multi-trip cover is selected, then adults named on the **schedule** may travel independently of each other.

Financial Failure

Means the **end supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

Geographical limits

The part of the world that **you** are covered for travel to, under this policy, which is shown on **your** schedule. Areas are Europe (Defined as: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, **Britain**, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Egypt, Estonia, Finland, France, (including Corsica), Georgia, Germany, Gibraltar, Greece, (including Greek Islands), Hungary, Iceland, Ireland, Italy, (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Island), Poland, Portugal, (including Azores, Madeira Islands), Romania, Russia (West of the Ural Mountains), San Marino, Serbia (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Turkey, Ukraine, and Vatican City;

Worldwide including the United States of America and Canada, Bermuda, the Caribbean and Mexico.

Whilst **Britain** is included, only trips of at least two nights within paid accommodation will be covered.

Golf equipment

Golf clubs, bag, shoes and non-motorised trolley, all of which are less than 5 years old.

Hijack

The unlawful seizure of an aircraft, train or ship in which **you** are travelling as a passenger.

Home

The address shown on **your schedule** which is **your** permanent residence, located within **Britain**.

Insurer

UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

Medical practitioner

A registered and practising member of the medical profession, located within the **Britain**, who is not related to **you** nor travelling with **you**.

Period of cover

The period between the start date and end date shown on **your schedule** – this will either be a single trip, or annual multi-trip basis. Please refer to page 11 for more details.

Personal effects

Luggage, clothing and personal items owned by **you**, but excluding the following: Antiques, bicycles, contact/corneal lenses, dentures/bridgework, diving and marine equipment, golf equipment (see Golf Cover), hearing aids, mobile phones, motor vehicles, **personal money**, prams/buggies/pushchairs, property used for business, prosthetic limbs, satellite navigation devices, ski equipment (see Winter Sports Cover), spectacles, sports equipment, stamps, sunglasses, surfboards, watercraft, wheelchairs.

Personal money

Currency (coins/bank notes in current circulation), cheques (inc. travellers'), postal/money orders, travel tickets, gift cards.

Public transport

A train, bus, coach, ferry or scheduled flight which runs to a scheduled and published timetable and forms part of **your trip**.

Relative

Brother or sister (including in-laws), civil partner, child (including fostered, adopted, step and in-law children and children who you have legal guardianship of), fiancé or fiancée, grandparent or child, legal guardian, parent (including in-laws), spouse, step-brother or sister, step-parent (including in-laws), common-law partners or any couple (including same sex) cohabiting for at least six months prior to the purchase of this policy.

Schedule

The document accompanying this policy wording which shows **your** personal details, any other people covered by the policy as 'insured parties', **your home** address, the **period of cover**, and the level of cover **you** have chosen.

Single item

Any one article, pair, set or collection.

Ski equipment

Skis, ski poles, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots which are under 5 years old.

Sports equipment

Items worn, carried, used or held during the participation of a sporting activity, excluding ski and **golf equipment**.

Sports and leisure activities

Sports and activities which are split into two categories: permitted and excluded. Please refer to pages 41-42 for a full list of all the activities within each category.

Travelling companion

The person with whom **you** have planned **your** trip, who is due to travel or take the trip with **you** who is named on the insurance schedule or booking invoice.

Trip (including 'Trip duration' and 'Holiday')

A journey which starts when **you** leave **your home** to commence **your holiday** and ends on **your** planned return date, during the **period of cover**, to either **your home**, or the place where **you** are temporarily residing within **Britain**.

Valuables

All discs and other audio/visual media, audio visual equipment, binoculars, cameras and other photographic equipment, computers and telecommunications equipment (mobile phones are excluded), electrical and electronic equipment, furs, jewellery, precious stones or articles made of (or containing) gold, silver or other precious metals, telescopes, watches.

We (inc. 'Us' & 'Our')

Means ETA Services Ltd.

Winter Sports

Any of the sports shown on pages 43 under the heading 'Acceptable **winter sports**'.

You (inc. 'Your')

The person who is named as the 'Policyholder' on the **schedule**, plus any other person named on the **schedule** as an 'insured party'. All persons insured under this policy must: Be registered with a

medical practitioner located within **Britain**; and live permanently within **Britain** for at least 6 months prior to taking out this cover and meet the age requirements for cover. Each person covered under this policy is separately insured. The exception to this is **children**, who are only insured if they are accompanied by an adult who is also named as an 'insured party' on the **schedule** for this policy.

Is this travel insurance suitable for you?

This policy might suit **you** if:

You have lived permanently in **Britain** for at least 6 months prior to taking out this cover, and are registered with a **medical practitioner**.

You have:

- The appropriate passport and/or visas required for **your trip**;
- Are not travelling or acting against medical advice;
- Received any vaccines, medicines or inoculations which are required for **your trip**.

You have any pre-existing medical conditions, and **you** have declared these as part of the medical screening process.

You and **your travelling companions** named on this policy meet the age limits for cover: Aged 74 or under for **trips** within Europe; Or aged 69 or under for all other worldwide destinations; Or 64 or under in the case of Winter Sports cover. For annual policies the age limit applies at the start date of **your** policy. For single-trip policies the age limit applies on the day **you** first travel.

This policy will not suit **you** if:

You have not lived permanently in **Britain** for at least 6 months prior to taking out this cover, or **you** are not registered with a **medical practitioner**.

You do not have the appropriate passport or visa, or are travelling against medical advice, or have not received the required vaccines, medicines or inoculations for **your trip**. This policy will not cover anyone who is not able to meet these requirements.

You require cover for pre-existing medical conditions which **you** have not declared during medical screening. **We** will not cover any claims for pre-existing medical conditions which **we** have not accepted in writing.

A relative has a pre-existing medical condition. **We** will not cover any claims for Section A1, Cancellation & Curtailment, relating to pre-existing conditions of your relative, see section A1 for more details.

You or **your travelling companions** do not meet the age limit requirements for cover.

Basis of cover

Medical emergencies:

You must seek the advice of a **medical practitioner** before **you** incur any cancellation or **curtailment** costs prior to **your trip**. If **you** are already on **holiday** then **you** must speak to **our** medical claims team before **you** incur any expenses. Cover under section B on page 18 for medical expenses will not apply to **trips** within **Britain**.

Policy limits:

All sections of this policy have limits, which is the maximum amount that **we** will pay if **you** make a claim. These are shown in the 'Summary of cover' and '**Your** cover' sections. There are also specific and reduced limits for the following:

- **Personal effects** and baggage – a deduction is made for wear and tear for certain items (see page 26). There are also specific limits for **single items**, **valuables**, claims on behalf of **children** and items where **you** have no proof of purchase (e.g. an original receipt or insurance valuation).
- **Personal money** - claims on behalf of **children**.
- Personal accident - claims on behalf of **children** aged under 18, and adults aged over 65.

Sporting activities: Golf cover and **winter sports**: **You** are only covered for golf or **winter sports** if this is shown on **your schedule**. Otherwise **we** will only cover the **sports and leisure activities** listed on page 41-42 unless shown on **your schedule**.

Period of cover:

The **period of cover** **you** have selected will be shown on **your schedule**. This is either:

- Single-trip: The policy will only operate for the duration of **your holiday** shown on **your schedule**, with the exception of cancellation cover (section A1 on page 16), which is effective from the date of issue shown on **your schedule** and expires on the date that **you** start **your holiday**.
- Annual multi-trip: The policy will operate for the 365 day period shown on **your schedule**. During this time any **trip** within the **geographical limits** is covered, as long as it does not exceed 45 days. Cancellation cover (section A1 on page 16) is effective from the start date of **your** policy or the date that the **trip** is booked – whichever is later – and expires on the date that **you** start **your holiday**.

In all cases all other sections of cover will commence on the date that **you** start **your holiday** and will expire:

- Either on the end date of **your trip** as shown on **your schedule**; or
- When **you** return to **Britain** and end **your trip** -

whichever of these occurs first.

If **you** return to **Britain** is unavoidably delayed by an event which **you** are claiming for under this policy, then the duration of the **period of cover** will be automatically extended if required, to cover the delay.

What to do in the event of a medical emergency

You must tell **us** immediately if **you** need to go into hospital, so that **we** can confirm **your** cover before **you** incur any expenses. The claims handler will direct **you** to an appropriate medical facility and may also be able to guarantee **your** costs. Failure to notify the claims handler may affect **your** claim and result in **us** not paying part or all of **your** costs.

Contact **our** claims handlers as soon as possible quoting the following:

Scheme name: ETA Travel Insurance

Scheme reference: 05897E

If **you** are admitted to hospital, anywhere in the world:

Global Response
+44 (0) 113 3180 197

Outpatient treatment in **Britain** & North America:

Global Response
+44 (0) 113 3180 197

Outpatient treatment anywhere else in the world:

Healthwatch S.A.
+44 (0) 113 3180 124

You must retain all receipts for any medical or additional costs which **you** incur. Please note that **you** are responsible for the policy excess, which may need to be paid at the time of treatment. There are particular instructions for payment of invoices for outpatient treatment. Please refer to 'Making a claim' on page 37 for details of these.

Medical screening questions

The following questions apply to all persons insured under this policy

You must tell us about all medical treatments, appointments, tests, investigations, medical conditions or illnesses that apply to **you**, or anyone named as an 'insured party'

Medical screening questions

You will have been asked these questions when purchasing **your** cover. However if **you** answer 'YES' to any of the four questions below - and **you** have not already told us about these conditions and received written confirmation of them from **us** - please call [0344 573 4171](tel:0344 573 4171) as soon as possible.

A pre-existing medical condition is any illness, injury, disease or condition which:

- **You** are currently receiving treatment for; or
- **You** are waiting to receive treatment for; or
- **You** have previously received treatment for in the past.

'Treatment' means any consultation, session, advice or diagnosis from a **medical practitioner**.

We are not able to offer cover for any medical conditions where **you** are travelling against medical advice.

Have **you**, or anyone named as an 'insured party' on **your** schedule

Ever:

1. Received a terminal prognosis?
2. Suffered from, been investigated for, treated for or diagnosed with:
 - a) Any cancer or malignant condition; or
 - b) Any lung, heart-related condition, or circulatory condition including angina or hypertension; or

Within the last 12 months:

3. Required referral to, or consultation (including appointments) with, a **medical practitioner**?
4. Required hospital treatment, investigation or check-ups (including routine check-ups)?

You must tell **us** about all medical treatments, appointments, tests, investigations, medical conditions or illnesses that apply to **you**, or anyone named as an 'insured party'. This is because **we** will not cover pre-existing medical conditions unless **we** have specifically accepted these in writing. If **you** do not tell **us** about **your** condition(s) then they will be automatically excluded under this policy.

This Policy will NOT cover any claims arising directly or indirectly from any pre-existing medical condition known to **you** prior to the commencement of the **period of insurance** affecting any **relative** or travelling companion who is not insured under this policy, or person with whom **you** intend to stay whilst on **your trip**.

All details that **you** supply will be confirmed to **you** in writing by **us**, along with a statement showing which – if any – medical conditions **we** have agreed to cover under **your** policy, and any which **we** have excluded. In the event of a claim relating to medical condition(s), **we** will check the details of **your** claim against the answers **you** gave to the medical screening questions. Any condition which was not notified and confirmed by **us** in writing as being covered, will be excluded under this policy – this means that **we** reserve the right not to pay any claim that arises as a result of that condition.

General policy conditions

All travellers insured under this policy must comply with these conditions in order to be covered.

1. All claims are subject to an excess, which **you** must pay before **your** claim can be completed or may be deducted from your claim. These are shown at the start of each section of cover. Excess will be applied per person or per **family**, per section and per incident which has led to a claim.
2. If **you** are travelling to European Union countries **you** should obtain a European Health Insurance Card (EHIC). **You** can apply either online through www.nhs.uk/using-the-nhs/healthcare-abroad/ or by telephoning 0300 330 1350. This will entitle **you** to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the excess under the medical section will not apply.

When **you** are travelling to Australia and **you** have to go to hospital, **you** must register for and make use of the treatment offered under the national Medicare scheme www.humanservices.gov.au. If **you** know **you** need treatment, **you** can enrol for Medicare at a DHS Service Centre. If **you** receive treatment before you enrol, Medicare benefits will be back-paid for eligible visitors.

3. If **you** intend to participate in a permitted sports and leisure activity, please note that **we** will not cover:
 - Any of the excluded activities on page 42
 - Any child under 10 years old if they are not supervised by an adult; or any person aged 66 or over;
 - Any person who receives financial reward (e.g. payment or prize money) as a result of participating in the activity;
 - Any liability arising directly or indirectly from **you** participating in a sports and leisure activity.
4. Reasonable care
 - Illness and **injury**: **You** must take reasonable care to avoid illness and **injury**, including when participating in a sports and leisure activity. At

all times **you** should follow the directions of leaders/instructors, and the recommended safety procedures for that activity, to ensure **your** own wellbeing as well as the safety of those around **you**.

- Loss or damage to **your** property: **You** must not leave **your** property unattended if it is in a place where it is accessible to the general public. 'Unattended' means not visible to **you** and not within **your** arms' length reach. **We** will not pay any claims for property left unattended in publicly accessible places. **Personal money** must be carried on **your** person, or locked in a safety deposit box or other similar locked and fixed secure location. **We** will not pay any claims for theft of **personal money** which was not carried or kept in accordance with this condition. **You** must act as though **you** are not insured.
5. Theft claims (including loss of **personal money**) must be reported to the Police as soon as possible after **you** discover the theft and a written Police report obtained confirming the loss. For theft claims from **your holiday** accommodation or motor vehicles, the report must confirm if there were signs of force and violent entry or exit. For theft claims from **your holiday** accommodation, a report from the accommodation owner confirming unauthorised access to **your** accommodation is required. If items are left unattended (not visible to **you** and beyond **your** arm's length reach) in a motor vehicle, they must be out of sight in a locked boot, glove compartment or covered luggage compartment. The maximum payable for theft from unattended motor vehicles is £100.
 6. **You** must take reasonable care to:
 - Supply accurate and complete answers to all the questions **we** or the administrator may ask as part of **your** application for cover under the policy
 - To make sure that all information supplied as part of **your** application for cover is true and correct
 - Tell **us** of any changes to the answers **you** have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions **we** ask

when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

If **you** become aware that information **you** have given us is inaccurate or has changed, You must inform them as soon as possible.

7. Subrogation – this means that **we** reserve the right to take over **your** claim after **we** have paid it, in order to recover payment from a third party. This may include taking legal action against third parties in **your** name. **You** must co-operate with **us** if **we** choose to do this; any action **we** take will be at **our** expense. In the event that property or liability covered under this policy is more specifically insured elsewhere, **we** reserve the right to seek a rateable share from the provider of the other policy – this does not apply to personal accident.

8. Any items which are the subject of a claim for damage, must be retained in case **we** need to inspect them – if required **you** will need to forward them to **us** at **your** own expense. Upon final payment of a successful claim, the items will become **our** property. However **you** must not abandon property to **us**; **we** will notify **you** if **we** intend to take possession of the item.

9. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

10. There are certain changes which **you** must tell **us** about as soon as they happen. These are:

- If the answers to the medical screening questions change, for any person insured under this policy;
- Changes to the health of anyone whose health could affect **your trip**;
- If there are any changes to **your holiday** dates of travel or location, or if there are any changes to the persons being insured by this policy (e.g. a child is no longer in full time education, or **you** change **your home** address).

If **you** do not tell **us** about these changes, then this may mean that **we** cannot pay **your** claim. Certain changes that **you** tell **us** about (e.g. medical conditions) may result in **us** altering the terms of cover or premium under this policy; **you** will be advised if this is the case.

11. **You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- Fails to reveal or hides a fact likely to influence the cover **we** provide;
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge; or
- If **your** claim is in any way dishonest or exaggerated;

We will not pay any benefit under this policy or return any premium to you and **we** may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

Your cover

These covers are automatically included under **your** policy.

Section A1 - Cancellation and curtailment

The sum insured for this section is £5,000.

The excess applicable to each and every claim is £60 per person / £100 per **family**.

What **you** are covered for:

Your proportion of the **cancellation costs** which **you** have paid – or agreed to pay – which **you** cannot recover, up to the sum insured, if cancelling or **curtailing your trip** is necessary and unavoidable due to:

The death, **injury** or illness of:

- **You** or one of **your travelling companions**;
- A **relative**;
- A **close business associate**;
- A friend or **relative** living abroad with whom **you** were due to stay.

You or **your travelling companion** are:

- Called for jury or witness service in a Court of Law within **Britain**, which cannot be deferred;
- Held under compulsory quarantine;
- Required to be present within **Britain**, by the Police, as a result of a burglary at **your home** or place of business, which occurs within 7 days of the start of **your trip**, or during **your trip**;
- Required to be present within **Britain** by either the Police or **your** insurers, due to a fire, flood, theft or storm damage event at **your home**;
- Made redundant – **you** must qualify for payment under the current redundancy payments legislation;
- Called for emergency requirements of duty for the Armed Forces, Police, or Health Services.

What **you** are not covered for:

- Any claim for **curtailment** where **you** return to **Britain** due to illness or **injury**, which has not been approved by **our** claims handler prior to **you** returning or incurring any expenses;
- Any claim where **you** are not able to provide proof that an event occurred which caused **you** to have to cancel or **curtail your trip**.
- Loss of air passenger duty, ATOL or credit card fees
- Unused timeshare property, air miles or other promotions of this nature;
- Any unused portions of **your** original travel tickets, if **we** have already repatriated **you**;
- **Your** travel expenses to return to **Britain**, if **you** had not already purchased this prior to **your** departure;
- Any costs which **we** would not have had to pay, had **you** notified **your** travel agent, tour operator or provider of transport or accommodation, immediately after **you** knew **you** would have to cancel or **curtail your trip**.

Any costs which **you** have paid or which **you** have agreed to pay, if **your trip** is cancelled or **curtailed** due to:

- Redundancy which occurs outside of the **period of cover**, or any other adverse change in **your** financial circumstances;
- **You** or a **travelling companion** being posted overseas, or receiving an emergency requirement of duty following an act of terrorism, war or invasion;
- **Your** disinclination to travel

Any claim arising directly or indirectly from any pre-existing medical condition known to you prior to the commencement of the period of insurance affecting any relative or travelling companion who is not insured under this policy, or person with whom you intend to stay whilst on your trip if:

- i) a terminal diagnosis had been received prior to the commencement of the period of insurance; or
 - ii) they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the period of insurance; or
 - iii) during the 90 days immediately prior to the commencement of the period of insurance they had:
 - required surgery, inpatient treatment or hospital consultations; or
 - required any form of treatment or prescribed medication.
- Normal pregnancy, without any accompanying bodily injury, illness, disease or complication.

Our claims handler will check if the circumstances of **your** cancellation or **curtailment** are covered, before **you** return to **Britain** or incur any irrecoverable expenses. **We** will not pay claims where **you** cannot provide proof of the event.

Section A2 - Catastrophe

The sums insured for this section are:		The excesses applicable to each and every claim are:	
Catastrophe	Up to £750	Catastrophe	Nil
Hijack	£50 per complete 24hrs up to £500	Hijack	
Mugging	£50 per complete 24hrs up to £500	Mugging	
Air rage	Up to £500	Air rage	
What you are covered for:		What you are not covered for:	
<p>Air Rage</p> <p>If you outbound or inbound flight is delayed due to violent and/or drunken behaviour by other passengers, then we will pay for the reasonable costs you incur for reasonable additional food and drink due to the delay. This is subject to the maximum we will pay for any one incident, which is £500.</p>		<p>Air Rage</p> <ul style="list-style-type: none"> · Any claim which is not supported by written confirmation from the airline that the delay occurred and that this was due to an air rage incident. · Any claim for which you do not provide receipts as evidence of the costs that you incurred. <p>This is because in order to confirm cover, our claims handler will need proof to show that the event occurred, and of the costs you incurred.</p>	
<p>Catastrophe</p> <p>If you are forced to move from your prebooked and paid accommodation, during your trip, as a result of:</p> <ul style="list-style-type: none"> · Fire or explosion; · Lightning; · Earthquake; · Storm, tempest, hurricane or flood; · Medical epidemic or local Government directive. <p>Then we will pay any expenses relating to travel and accommodation that you incur, to enable you to:</p> <ul style="list-style-type: none"> · Either continue your trip; or · If you are unable to continue with your trip, to return you to Britain. 		<p>Catastrophe</p> <ul style="list-style-type: none"> · Any costs or expenses which cannot be supported by written evidence of the event: E.g. written report from the local or national authority responsible for the order for you to relocate away from your pre-booked and paid accommodation, and which specifies the reason for the order to relocate. <p>In order to confirm cover, the claims handler will need proof to show that the event occurred or that you could not avoid the relocation.</p> <ul style="list-style-type: none"> · Any costs or expenses which are payable by or recoverable from your travel agent, tour operator, airline, hotel or any other provider of transport or accommodation; · Any costs or expenses if you decide not to stay in your pre-booked and paid accommodation, if no insured event has occurred; <p>This is because this policy will only pay costs which are unavoidable and irrecoverable and for the insured events specified within it.</p>	
<p>Hijack</p> <p>If the aircraft, train or ship in which you are travelling as a passenger is hijacked, we will pay £50 for each complete 24hr period that you are a hostage. The maximum we will pay for any one event is £500.</p>		<p>Hijack</p> <ul style="list-style-type: none"> · Any claim which is not supported by a written Police report which confirms the hijacking and the duration of the incident. <p>This is because in order to confirm cover, our claims handler will need proof to show that the event occurred.</p>	
<p>Mugging</p> <p>If you are a victim of mugging and as a result you are admitted as an in-patient to hospital, then we will pay £50 for each complete 24hr period that you are in hospital. This is in addition to the medical expenses in Section B, but subject to the maximum we will pay for any one event which is £500.</p>		<p>Mugging</p> <ul style="list-style-type: none"> · Any claim which is not supported by a written Police report which confirms the mugging, as well as documentation from the hospital which confirms your injuries and the duration of your stay as an in-patient. <p>This is because in order to confirm cover, our claims handler will need proof to show that the event occurred.</p>	

Section B - Emergency medical and treatment expenses

This cover does not apply within **Britain**

The sums insured for this section are:		The excesses applicable to each and every claim are:
Emergency medical expenses	£10,000,000	£60 per person or £100 per family
Dental treatment	Up to £250	
Funeral and repatriation	Up to £7,500	
Travel and accomodation	Up to £1,000	
What you are covered for:		What you are not covered for:
<p>Emergency medical expenses</p> <p>We will pay reasonable and customary medical, surgical and hospital expenses, which are incurred as a result of you becoming ill or being injured. The maximum we will pay is up to £10,000,000.</p> <p>For travel to the United States of America: we will only pay for reasonable and necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.</p> <p>We reserve the right to limit payment to what our medical officer deems reasonable.</p> <p>If our medical officer advises a date when it is feasible and practical to repatriate you, but you choose instead to remain abroad, our liability to pay any further costs under this section after that date will be limited to what We would have paid if your repatriation had taken place.</p>		<p>Emergency medical expenses</p> <ul style="list-style-type: none"> · Claims where you have not notified our claims handler. · Any costs where you do not make use of any reciprocal health agreements, such as the EHIC or Australian Medicare system. · Any costs for - or associated with – physiotherapy, unless this is required as an ongoing part of the treatment for an injury which our claims handlers have confirmed is covered. Cover for physiotherapy is limited to £750. · Any claims for costs related to pregnancy or childbirth unless the claim is certified by a medical practitioner as necessary due to complications of pregnancy and childbirth. <p>If you need to go to hospital you must tell us as soon as possible, as the claims handler will direct you to an appropriate medical facility and may also be able to guarantee costs on your behalf. Failure to notify us may affect your claim.</p>
<p>Dental treatment</p> <p>We will pay up to £250 for emergency dental treatment, to provide immediate pain relief.</p>		<p>Dental treatment</p> <ul style="list-style-type: none"> · Any costs for treatment which is not for a dental emergency, for immediate pain relief. <p>This policy will only cover costs for emergency treatment.</p>
<p>Funeral and repatriation</p> <p>If you die during your trip, we will pay:</p> <ul style="list-style-type: none"> · Either the cost of your funeral up to £1,000 in the country where your death occurs; or · The cost of returning your body or ashes to your home, up to £7,500. 		<p>Funeral and repatriation</p> <p>Please refer to the 'Exclusions applying to all covers under Section B' at the bottom of this table.</p>
<p>Travel and accomodation</p> <p>If you are certified as unfit to travel back to Britain by a medical practitioner and our claims handler, we will pay your reasonable travel and room only accommodation expenses. This includes travel and room only accommodation expenses if necessary, for one travelling companion to remain with you. The maximum payable is up to £1,000 per person.</p>		<p>Travel and accomodation</p> <ul style="list-style-type: none"> · Any claim for travel and accommodation expenses if you are already claiming under Section A of this policy. <p>We will not pay for the same claim more than once under these sections.</p>

Exclusions which apply to all covers under section B

1. Any costs or expenses which have not been agreed by **our** claims handler, in relation to:
 - a) Incurring medical or treatment expenses, or being admitted to hospital;
 - b) **Curtailing your trip** or missing **your** return journey **home** due to medical reasons;
 - c) Funeral and repatriation expenses.
2. Any costs or expenses relating to dentures, dental work which involves the use of precious metals (e.g. Gold), prosthetic limbs, hearing aids, contact or corneal lenses or prescription spectacles.
3. Cosmetic surgery and any expenses or treatment costs arising solely from or traceable to cosmetic surgery.

Section C - Hospital benefit

The sum insured for this section is £20 per complete 24hrs up to £600.

The excess applicable to each and every claim is nil.

What **you** are covered for:

If **you** are an in-patient in hospital and **your** stay has been authorised by **our** claim handler, then **we** will pay £20 for each complete 24hr period that **you** are in hospital as an in-patient.

What **you** are not covered for:

- Any claims which are as a result of in-patient treatment for pre-existing medical conditions unless the condition has been declared to **us** and **we** have agreed cover in writing.
- Any claims where **our** claims handler has not accepted **your** treatment expenses under Section A of this policy.
- Any claims for costs related to pregnancy and childbirth unless the claim is certified by a medical practitioner as necessary due to **complications of pregnancy and childbirth**.

We will only pay the benefit for medical treatment where **your** in-patient stay is authorised by **our** claims handler.

Section D - Travel delay and holiday abandonment

The sums insured for this section are:		The excesses applicable to each and every claim are:	
Travel delay	£20 per complete 12hrs up to £200	Travel delay	Nil
Holiday abandonment	Up to £5,000	Holiday abandonment	£60 per person / £100 per family
Pet care	Up to £300	Pet care	Nil
What you are covered for:		What you are not covered for:	
<p>Travel delay</p> <p>We will pay £20 for each complete 12hr period if the outbound or inbound flight, rail or sea journey for your scheduled journey is delayed due to: Strike or industrial action; adverse weather; breakdown or derangement of train, craft or vessel.</p>		<p>Travel delay</p> <p>Please refer to the 'Exclusions which apply to travel relay and holiday abandonment' at the bottom of this table.</p>	
<p>Holiday abandonment</p> <p>If you decide to abandon your holiday due to a delay of 24hrs or more, AND you cannot recover any of the travel or accommodation expenses you have paid or have agreed to pay, then we will pay up to the sum insured above for these costs.</p>		<p>Holiday abandonment</p> <ul style="list-style-type: none"> · Any costs which you are able to recover elsewhere. <p>This policy will only pay for costs which are irrecoverable.</p> <p>Please refer to the 'Exclusions which apply to travel delay and holiday abandonment' at the bottom of this table.</p>	
Exclusions which apply to travel delay and holiday abandonment			
<ol style="list-style-type: none"> 1. Any claim where you do not provide written confirmation from the airline, train company, shipping company, or their handling agents, of the delay including the reason, scheduled departure time and the actual departure time. 2. Any claim for delay benefit, if you are already claiming abandonment costs under this policy, and vice versa. <p>This policy will only provide cover for unforeseen delays. Our claims handler will require proof of the delay in order to be able to pay your claim. We will not pay twice for the same event.</p>			
<p>Pet care</p> <p>If you are delayed in your return home by more than 12 hours, we will pay towards additional boarding/kennelling fees for your dog or cat, until you are able to return home. The maximum we will pay for any one pet care claim is up to £300.</p>		<p>Pet care</p> <ul style="list-style-type: none"> · Any claim for animals other than dogs or cats. · Any boarding or kennelling fees which you have incurred – or would have incurred – as part of your planned trip, regardless of any delay or illness. · Any claim caused by delay, if our claims handler has not also accepted your claim under the travel delay section of this policy. <p>We will only pay claims which are for unforeseen events and for additional and unplanned costs which are unavoidable. Our claims handler will require proof of your delay, as well as costs incurred, before your claim can be paid.</p>	

Section E - Missed departure

The sum insured for this section is up to £500 for **British** & European **holidays**, or up to £1,000 for **holidays** outside of Europe. The excess applicable to each and every claim is Nil.

What **you** are covered for:

If **you** are too late to board **your** prebooked and paid flight, train or sea crossing from **your** last departure point from **Britain**, as a result of one of the following:

- The failure of scheduled **public transport** services to get **you** to **your** destination in time, due to strike or industrial action, **adverse weather** or breakdown;
- The private motor vehicle **you** are travelling in is involved in a road traffic collision, or it suffers a breakdown.

Then **we** will pay up to the sum insured listed above, for reasonable additional accommodation and travel expenses.

What **you** are not covered for:

- Any claims where **you** do not provide evidence of costs incurred.
- Any claims as a result of **you** failing to take reasonable steps to complete **your** journey (e.g. **your** train was delayed but a bus was available which would have enabled **you** to complete **your** journey as planned).
- Any claim once the reason for the delay has been resolved.
- Any claim which relates to internal flights.
- Any claim due to breakdown of a motor vehicle, if it has not been serviced and maintained. Claims must be supported by a written report from a rescue service or garage. Costs for repairs to motor vehicles are excluded.

This policy will only pay for claims for unforeseen events and unavoidable costs. **Our** claims handler will need proof of any breakdown, plus receipts as evidence of costs incurred, before **your** claim can be paid.

Section F - Personal accident

The sums insured for this section are:		The excesses applicable to each and every claim are:
Loss of limbs or sight	£25,000	Nil
Permanent total disablement	£25,000	
Death benefit (ages 18-65)	£10,000	
Death benefit (under 18, over 65)	£5,000	
What you are covered for:		What you are not covered for:
<p>If you suffer bodily injury as a result of an accident, during your trip, which causes:</p> <ul style="list-style-type: none"> · The permanent loss of sight in one or both of your eyes; or · The permanent loss of one or more limbs; or · Your permanent total disablement; or · Your death. <p>Then we will pay the amount of benefit listed above.</p>		<ul style="list-style-type: none"> · Any claims arising from your participation in a sport or leisure activity, including winter sports, unless this is specifically shown on your schedule. · Any claim where your death or injury does not arise within 180 days of the date of the accident that caused it. · Any claim for total permanent disablement if you cannot prove to us that it has continued for 12 consecutive months from the date of your accident, and that it is probable that the disablement is permanent. · Any claims for permanent total disablement if at the date of the accident, you were over the statutory retirement age and not in full-time paid employment. · Any claims arising from or traceable to disease or illness or the deliberate ingestion of any substance(s) known to cause harm. · Any claim due to an accident which has exacerbated a pre-existing or previous bodily injury. · Any claim for multiple benefit: You may only claim for one incident of incapacity under this section and once the benefit is paid, all cover will cease under this section. <p>We will only pay claims which are unforeseen and unavoidable. You must be able to prove your incapacity before we pay your claim. We will not pay more than once for the same event.</p>

Section G - Personal liability

The sum insured for this section is £2,000,000. The excess applicable to each and every claim is £250.

What **you** are covered for:

We will pay for **your** legal liability, including all associated legal fees and costs in total, up to a maximum of £2,000,000, for any event relating to an incident caused by **you** during **your trip**, which results in:

- **Injury** or illness to another person;
- Loss or damage to property which does not belong to **you** or **your family** or **your travelling companions**, and is not within **your** or **your family** or **your travelling companions'** custody or control.

If **you** die, then in the event that liability has been incurred by **you**, **we** will indemnify **your** personal legal representatives acting on **your** behalf.

What **you** are not covered for:

The following exclusions apply to **you**, **your family**, **your travelling companions** and any person employed (including temporary employment) by **you**, **your family** or **your travelling companions**. Liability is excluded for:

- Participation in **sports and leisure activities**, including those which are noted on **your schedule**;
- Any person who is or was employed (including temporary employment) by **you**, **your family** or **your travelling companions**;
- Loss or damage to property belonging to **you** (or in **your** care and control);
- **Your** work, profession or business.
- Contractual liability and cross (or member to member) liability;
- Ownership, occupation, possession or use of land or buildings, other than **your** occupation of a temporary residence;
- Ownership, use or possession of firearms or weapons of any kind;
- Wilful or criminal acts, including assault;
- Arising from animals belonging to **you** (or in **your** care and control);
- Any claims arising from use, possession or ownership of any motorised or mechanical vehicle (including any attached trailers or caravans), aircraft, watercraft or vessel, or any other motorised leisure equipment. However **we** will cover manually propelled non-motorised watercraft and vessels.

Section H - Legal expenses

The sum insured for this section is £25,000. The excess applicable to each and every claim is Nil.

What **you** are covered for:

We will pay up to £25,000 for legal costs and expenses, for the legal pursuit of compensation and damages due to:

- **You** being injured or ill during **your trip**; or
- **Your** death during **your trip**.

A legal representative will be appointed to act in **your** name. If legal proceedings are issued, **you** have the right to select **your** own representative, if **you** wish, under the Insurance Companies (Legal Expenses Insurance) Regulations 1990. If **you** choose **your** own representative, they must agree to the standard terms of appointment provided by **our** claims handler.

What **you** are not covered for:

- Any costs or expenses which **you** incur prior to **us** accepting **your** claim;
- Any claim where, in the opinion of **our** legal representatives, **you** do not have reasonable prospects of success (which means that in **our** opinion **you** have a 51% chance or greater, of winning **your** case);
- Any claim which arises as the result of a contingent fee agreement between **you** and **your** legal representative;
- Any costs for travel expenses or accommodation that **you** incur whilst pursuing **your** case;
- Any claim arising from **you** pursuing legal action on behalf of a group or organisation;
- Any claim against a member of **your family** or **your travelling companions**;
- Any claim relating to medical negligence, whether proven or unproven;
- Any claim against **us**, **our** agents or **our** claims handlers.

Section I - Personal effects, baggage and money

The sums insured under this section are:		The excesses applicable to each and every claim are:														
Personal effects and baggage	Up to £2,000	£60 per person or £100 per family														
Single item adults / children	£300 / £100															
Valuables limits adults / children	£200 / £100															
Travel documents	Up to £500	Nil														
Delayed baggage	Up to £125 per complete 24hrs Maximum £250															
What you are covered for:		What you are not covered for:														
<p>Personal effects and valuables</p> <p>The loss, theft or damage to your personal effects or valuables, up to the sums insured shown above, subject to the single article limit. A depreciation deduction will apply for the following items:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Age of item</th> <th style="width: 50%;">Deduction</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>10%</td> </tr> <tr> <td>2 years</td> <td>30%</td> </tr> <tr> <td>3 years</td> <td>50%</td> </tr> <tr> <td>4 years</td> <td>70%</td> </tr> <tr> <td>5 years</td> <td>80%</td> </tr> <tr> <td>Over 5 years</td> <td>Nil payable</td> </tr> </tbody> </table>		Age of item	Deduction	1 year	10%	2 years	30%	3 years	50%	4 years	70%	5 years	80%	Over 5 years	Nil payable	<p>Personal effects and money</p> <ul style="list-style-type: none"> · Damage caused by leakage of powder or liquid items within your baggage; · Breakage of fragile items unless caused by a fire or an accident involving the vehicle in which you are travelling as a passenger; · Claims for: Antiques, bicycles, contact/corneal lenses, dentures/bridgework, diving and marine equipment, golf equipment (see Golf Cover), hearing aids, mobile phones, motor vehicles, personal money, prams/buggies/pushchairs, property used for business, prosthetic limbs, satellite navigation devices, ski equipment (see Winter Sports Cover), spectacles, sports equipment, stamps, sunglasses, surfboards, watercraft, wheelchairs · There is no cover for valuables which are carried in checked-in baggage; they must be kept in your hand luggage. When not in transit or use, they must be kept in a locked safe or similar locked fixed container · More than the single item limit for any one claim limited to £50 per item and subject to a maximum of £200 in total, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss · Loss, theft or damage arising from the delay, detention, seizure or confiscation by customs or other officials · Theft from your holiday accommodation unless there is evidence of violent, visible and forcible entry. · Loss or damage to sports equipment, whilst in use
Age of item	Deduction															
1 year	10%															
2 years	30%															
3 years	50%															
4 years	70%															
5 years	80%															
Over 5 years	Nil payable															
<p>Travel documents</p> <p>We will pay reasonable expenses you incur whilst obtaining replacement: visas, green cards, passports, accommodation vouchers, or travel tickets, if yours are lost or stolen during your trip. The maximum we will pay is the sum insured shown above.</p>		<p>Travel documents</p> <ul style="list-style-type: none"> · Any claims where you are not able to provide receipts as evidence of costs incurred, and where you are not able to provide evidence that emergency replacement documents were required (e.g. theft report from the police). <p>Our claim handler will need proof that the emergency replacement documents were necessary. We are only able to pay towards expenses you have incurred where you are able to provide receipts.</p>														

Section I - Personal effects, baggage and money (continued)

What you are covered for:	What you are not covered for:
<p>Baggage delay</p> <p>We will pay towards the cost of essential items if your personal effects are delayed or lost in transit for more than 12 hours. This applies to your outward journey only. The maximum we will pay is the sum insured shown above. If you make a subsequent claim under Section I for lost or stolen personal effects or valuables, then any claim payment already made under the 'Baggage delay' section will be deducted from your final claims settlement.</p>	<p>Baggage delay</p> <ul style="list-style-type: none"> · Any claims where you are not able to provide receipts for the essential items which you have purchased, along with written confirmation from the carrier of the length of the delay in getting your baggage to you. <p>In order to pay your claim our claim handler will need proof that the event occurred and of the length of the delay. We are only able to pay towards essential items where you are able to provide receipts as evidence of purchase.</p>

Section J - Personal money

Section J - Personal money	
<p>The sum insured for this section is up to £300, with a cash limit of up to £250 for adults and £50 for children. The excess applicable to each and every claim is £60 per person / £100 per family.</p>	
What you are covered for:	What you are not covered for:
<p>We will pay for loss or theft of personal money during your trip if it has been:</p> <ul style="list-style-type: none"> · Taken from you whilst carried on your person (e.g. pickpocketing, mugging); · Taken from a locked safe or similar locked and fixed container. <p>The maximum we will pay is the sums insured and limits shown above.</p>	<ul style="list-style-type: none"> · Any claim for traveller's cheques if the issuer provides a replacement service; · Any claims where the personal money was not carried on your person or kept in a locked safe or other similar locked and fixed container; · Any loss of value, depreciation or currency fluctuation. <p>We will only pay claims which are unavoidable and unforeseen. In order to pay your claim our claims handler will require proof of the event.</p>

Section K - End supplier failure cover

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR and is underwritten by Certain Underwriters at Lloyd's (The Insurer).

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

What **you** are covered for:

1. Irrecoverable sums paid prior to **financial failure** of the scheduled airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the **end supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure or
2. In the event of **financial failure** after departure:
 - a) additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard as enjoyed prior to the curtailment of the travel arrangements
 - or
 - b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard as enjoyed prior to the curtailment of the travel arrangements.

What **you** are not covered for:

1. Travel or accommodation not booked within Britain, Channel Islands, Isle of Man or Northern Ireland prior to departure.
2. Any **end supplier** which is, or which any prospect of **financial failure** is known by the Insured or widely known publicly at the date of the Insured's application under this policy.
3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
4. The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation.
5. Any losses which are not directly associated with the incident that caused the insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the **financial failure** of an airline.

Claims Procedure

International Passenger Protection (IPP) claims only. Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by quoting your policy number, Travel insurance policy name and reference ESFI-V2.18:

IPP Claims at Cunningham Lindsey

Oakleigh House

14-15 Park Place

CARDIFF

CF10 3DQ

Telephone: +44 (0)345 266 1872

Email: insolvency-claims@ipplondon.co.uk

Website: www.ipplondon.co.uk/claims.asp

For all other claims please refer to page 37 under Making a claim.

Section L1 - Natural disaster cover

If any part of your outward, onward or return journeys are delayed, cancelled, cut short or extended as a result of a fire, flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm we will provide cover up to the amount shown below as follows.

Section L1 - Cancellation

The sum insured for this section £1,500.

The excess applicable to each and every claim is £60 per person / £100 per **family**.

What **you** are covered for:

What **you** are not covered for:

Section L2 - Additional expenses to reach destination

The sum insured for this section £1,500.

The excess applicable to each and every claim is £60 per person / £100 per **family**.

What **you** are covered for:

What **you** are not covered for:

We will pay to the sum insured for any reasonable additional accommodation (room only) and transport expenses necessarily incurred, up to the standard of **your** original booking, in reaching **your** booked destination at any stage of **your trip**, including **your** return **home**, if:

- a) the **public transport** on which **you** are booked to travel is delayed for more than 24 hours and no reasonable alternative is offered by the transport company to allow **you** to reach **your** destination; or
- b) the **public transport** on which **you** are booked to travel is cancelled and an alternative is not provided to **you** within 24 hours or, in the case of connecting transport, not provided within a timeframe that allows **you** to continue with **your** original itinerary.

We will only pay claims where **you** have provided proof of costs incurred.

Section L3 - Curtailment and replaced accommodation

The sum insured for this section £1,500.

The excess applicable to each and every claim is £60 per person / £100 per **family**.

What **you** are covered for:

We will pay to the sum insured any reasonable additional accommodation (room only) and transport expenses necessarily incurred, up to the standard of **your** original booking, if:

- a) **you** are unable to use **your** prebooked/ pre-paid accommodation and have to move to other accommodation due to circumstances outside of **your** control; or
- b) **you** have to cut short **your trip** and return **home**, with **our** prior authorisation

What **you** are not covered for:

We will only pay claims where **you** have provided proof of costs incurred.

Section L4 - Travel delay

The sum insured for this section is £25 per 12 hours up to £250.

The excess applicable to each and every claim is nil.

What **you** are covered for:

We will pay to the sum insured if the **public transport** on which **you** are booked to travel is delayed or cancelled at any international departure point from or to **Britain**, provided **you** have checked in at the airport or, if **you** have checked in online, **you** have already travelled to the airport, and eventually continue with the **trip**. This benefit is provided to assist with miscellaneous expenses that **you** incur when delayed at the airport such as food and drink and telephone expenses.

What **you** are not covered for:

We will only pay claims where **you** have provided proof of costs incurred.

Winter sports

The following section only applies if **you** have paid an additional premium and it is shown on **your schedule**:

Section M1 - Ski equipment			
The sums insured for this section are:		The excesses applicable to each and every claim are:	
Ski equipment owned by you	Up to £350	Ski equipment owned by you	£60 per person / £100 per family
Ski equipment hired by you	Up to £250	Ski equipment hired by you	
What you are covered for:		What you are not covered for:	
If your ski equipment is accidentally lost, damaged or stolen during your trip , we will pay up to sums insured shown above, subject to a deduction for depreciation for items you own:		<ul style="list-style-type: none"> Any claims for ski equipment which is more than 5 years old; Any claims where you are unable to provide proof of purchase or ownership. In these cases we reserve the right to limit the claims payment to £50 per item subject to a maximum of £200 in total, per claim; Any claims where you have participated in an activity on the list of excluded winter sports activities (see page 43) <p>We will only pay claims where you are able to provide evidence of value and ownership of the ski equipment. We are unable to cover ski equipment which is more than 5 years old.</p>	
Age of item	Deduction		
Up to 1 year old	10% of purchase price		
1-2 years old	30% of purchase price		
2-3 years old	50% of purchase price		
3-4 years old	70% of purchase price		
4-5 years old	80% of purchase price		
Over 5 years old	No cover		

Section M2 - Ski hire	
The sum insured for this section is £20 per day up to a maximum of £200. The excess applicable to each and every claim is nil.	
What you are covered for:	What you are not covered for:
<p>We will pay towards hire costs for each 24hr period, up to the sum insured shown above, if your own ski equipment is:</p> <ul style="list-style-type: none"> Lost, stolen or damaged; or Misdirected or delayed in transit by more than 12 hours. 	<ul style="list-style-type: none"> Any claim where you have not supplied proof of hire costs incurred as a result of loss, damage or theft. <p>We will only pay claims where you have provided proof of costs incurred.</p>

Section M3 - Ski pack	
The sum insured for this section is up to £150. The excess applicable to each and every claim is £60 per person/£100 per family .	
What you are covered for:	What you are not covered for:
<p>If during your trip you are unable to use your ski pass, ski tuition or ski hire, due to:</p> <ul style="list-style-type: none"> Being ill or involved in an accident; or The loss or theft of your ski pass. <p>We will pay the proportionate cost, subject to the sum insured shown above.</p>	<ul style="list-style-type: none"> Any claim where your illness or accident is not supported by medical evidence, which confirms that you would have been unable to ski. <p>Our claims handler will require medical proof that your illness or accident meant that you were unable to ski, as we will only pay for unavoidable and unforeseen costs.</p>

Section M4 - Piste closure

Cover is only operative for **trips** within the Northern Hemisphere between the months of December to March inclusive; or within the Southern Hemisphere between the months of May to September inclusive.
The sum insured for this section is £20 per person per day, subject to a maximum of £200.
The excess applicable to each and every claim is nil.

What **you** are covered for:

If during **your trip you** are unable to ski for a continuous period in excess of 24hrs, due to a lack of snowfall at **your** pre-booked resort, **we** will pay the benefit shown above.

What **you** are not covered for:

- Any claim where **you** have not pre-booked a resort, or **you** are due to ski at a resort which is not more than 1,000m above sea-level;
 - Any claim where an alternative resort is available or offered to **you**;
 - Any claims where **you** were already aware of the piste closure (or the likelihood of this) when **you** purchased this policy;
 - Any claim where **you** are not able to provide written proof from the resort of the piste closure and the dates that the closure applied.
- Our** claims handler will require written proof to support **your** claim. **We** will only pay claims where the closure was unforeseen and unavoidable.

Section M5 - Delay due to avalanche

The sum insured for this section is up to £200.
The excess applicable to each and every claim is £60 per person / £100 per **family**.

What **you** are covered for:

If **your** outbound or return journey is delayed by at least 12hrs beyond the scheduled departure time, due to avalanche in **your** pre-booked resort, **we** will pay towards additional accommodation and travel expenses, subject to the sum insured.

What **you** are not covered for:

- Any claim where **you** have not pre-booked a return journey, or **your** departure was not scheduled or planned from the affected resort;
 - Any claim where **you** are not able to provide written proof from the resort of the avalanche and the consequential delay it caused.
- Our** claims handler will require written proof to support **your** claim, and will only pay claims where the delay was unforeseen and unavoidable.

Golf cover

The following section only applies if **you** have paid an additional premium and it is shown on **your schedule**:

Section N1 - Golf equipment	
The sum insured for this section is up to £1,500, with a single article limit of £300. The excess applicable to each and every claim is £60 per person / £100 per family .	
What you are covered for:	What you are not covered for:
If your golf equipment is accidentally lost, damaged or stolen during your trip , then we will pay up to the sum insured shown above. We are not able to cover golf equipment which is more than 5 years old.	<ul style="list-style-type: none"> · Any claims for golf equipment which is more than 5 years old; · Any claims where you are unable to provide proof of purchase or ownership. In these cases we reserve the right to limit the claims payment to £50 per item subject to a maximum of £200 in total, per claim. <p>Our claims handler will require proof of ownership. We are unable to cover golf equipment which is more than 5 years old.</p>

Section N2 - Golf equipment hire	
The sum insured for this section is £20 per day up to a maximum of £200. The excess applicable to each and every claim is nil.	
What you are covered for:	What you are not covered for:
We will pay towards hire costs for each 24hr period, up to the sum insured shown above, if your own golf equipment is: <ul style="list-style-type: none"> · Lost, stolen or damaged; or · Misdirected or delayed in transit by more than 12 hours. 	<ul style="list-style-type: none"> · Any claim where you have not supplied proof of hire costs incurred as a result of loss, damage or theft. <p>We will only pay claims where you have provided proof of costs incurred.</p>

Section N3 - Non-refundable golfing fees	
The sum insured for this section is £75 per fee up to a maximum of £300. The excess applicable to each and every claim is £60 per person / £100 per family .	
What you are covered for:	What you are not covered for:
We will pay up to the sum insured for unused pre-paid green fees, or golf equipment hire fees or golf tuition fees, during your trip , due to: <ul style="list-style-type: none"> · Your accident or illness; or · Adverse weather which causes the closure of the golf course you were due to play on. 	<ul style="list-style-type: none"> · Any claim where you were entitled to, or received, a refund of fees; · Any claim where you have not supplied written proof of fees incurred; · Any claim where you were already aware of a reason prior to incurring the fees, that you would be unable to play golf. · Any claim where your illness or accident is not supported by medical evidence, which confirms that you would have been unable to play golf. <p>We will only pay for unavoidable and unforeseen costs, where you have provided proof of fees incurred.</p>

Section N4 - Hole-in-one bar bill

The sum insured for this section is £100. The excess applicable to each and every claim is nil.

What **you** are covered for:

We will pay towards the cost of a round of drinks, in the event that **you** achieve a hole-in-one stroke during an organised competition or tournament at a recognised golf course. The maximum **we** will pay is the sum insured shown above.

What **you** are not covered for:

- Any claim where the hole-in-one stroke is not achieved at a recognised golf course in competition, and which is not signed and validated by the golf club or course secretary.
- Any claim where **you** are not able to provide a receipt as proof of costs incurred, for the day **you** achieved the hole-in-one stroke.

We will only pay claims where **you** have provided proof of costs incurred.

Cruise cover

The following section only applies if **you** have paid an additional premium and it is shown on **your schedule**:

Section O1 - Missed port departure

The sum insured for this section is £1,000.

The excess applicable to each and every claim is £60 per person / £100 per **family**

What **you** are covered for:

- We** will pay up to the sum insured for;
- Scheduled **public transport** services failing to get **you** to **your** destination in time due to strike, industrial action, **adverse weather** or mechanical breakdown; or
 - The private motor vehicle in which **you** were travelling suffering from a mechanical breakdown or failure; or
 - The private motor vehicle in which **you** were travelling being directly involved in a road traffic **accident**, which resulted in mechanical breakdown or failure.

What **you** are not covered for:

- Any upgrade in accommodation
- Any claim arising as a result of **you** not having taken reasonable steps to complete the journey to the departure point on time once the original occurrence giving rise to the delay is diminished or otherwise rectified
- Any claim relating to internal flights
- Any claim, if the **adverse weather**, strike or industrial action was in existence or publicly declared before **you** started **your** journey to the departure point
- Any claim in respect of mechanical breakdown or failure, if **your** private motor vehicle has not been properly serviced and maintained
- Any repair costs to **your** private motor vehicle
- Any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage.

We will only pay claims where **you** have provided proof of costs incurred.

Section O2 - Cruise interruption

The sum insured for this section is £1,000.

The excess applicable to each and every claim is £60 per person / £100 per **family**.

What **you** are covered for:

We will pay to the sum insured for additional travel expenses incurred to reach the next port in order to re-join the cruise, following **your** temporary illness that requires hospital treatment on dry land.

What **you** are not covered for:

- Claims where less than 25% of the **trip** duration remains.
- Any claim arising directly or indirectly from a known pre-existing medical condition affecting **you** unless **you** have declared all pre-existing medical conditions to **us** and **we** have written to **you** accepting them for insurance.

Our claims handler will require written proof to support **your** claim, and will only pay claims where the interruption was unforeseen and unavoidable.

Section O3 - Itinerary change

The sum insured for this section is £100 per day up to £500.
The excess applicable to each and every claim is nil.

What **you** are covered for:

We will pay to the sum insured for each missed port in the event of cancellation of a scheduled port visit due to mechanical failure of the ship, **adverse weather** or timetable restrictions. Written confirmation of the cancellation which details the reason for the missed port must be provided by the cruise operator.

What **you** are not covered for:

- Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased.
 - **Your** failure to attend the excursion as per **your** itinerary.
- Our** claims handler will require written proof to support **your** claim, and will only pay claims where the change was unforeseen and unavoidable.

Section O4 - Cabin confinement

The sum insured for this section is £100 per day up to £1,000.
The excess applicable to each and every claim is nil.

What **you** are covered for:

We will pay to the sum insured for each 24 hour period that **you** are confined to **your** cabin by the ship's medical officer for medical reasons during the period of the **trip**.

What **you** are not covered for:

- Any confinement to **your** cabin which has not been confirmed in writing by the ships medical officer.

Section O5 - Unused excursions

The sum insured for this section £500. The excess applicable to each and every claim is nil.

What **you** are covered for:

We will pay to the sum insured for the cost of pre-booked excursions, which **you** were unable to use as a direct result of being confined to **your** own cabin due to an **accident** or illness which is covered under section O4.

What **you** are not covered for:

- Any confinement to **your** cabin which has not been confirmed in writing by the ships medical officer.
- We** will only pay claims where **you** have provided proof of costs incurred.

General exclusions

The following exclusions apply to all claims made for theft or loss, for all sections of cover:

We will not cover any claims or costs arising:

1. For unattended items; meaning the item was not visible to **you** and within **your** arm's length reach. If left in an unattended motor vehicle items must be out of sight in a glove or covered luggage compartment or boot, with the vehicle locked and fully secured. Claims from unattended motor vehicles are limited to £100 and there must be visible evidence of forced or violent entry or exit to the vehicle. If left in a public place then the items are only covered if they are not unattended and are with a **family** member, an 'insured party' on **your schedule**, or a **travelling companion**.
2. Not reported to the Police. All theft and loss should be reported to the Police as soon as possible after discovery, and a written Police report obtained which confirms the crime and if there was evidence of force or violent entry or exit.
3. Where **you** are not able to provide evidence that **you** own the item, or of the item's value or purchase price.
4. Whilst the item is in the care and control of an airline or other transport carrier, unless **you** have obtained a written lost property report from the carrier responsible for the item.
5. Occurring where the item is being transported on a roof rack, or is in transit as a freight item or under a Bill of Lading.

The following exclusions apply to all claims due to medical expenses, illness or **injury** for all sections of cover:

We will not cover any claims or costs arising:

1. Where there is no supporting written medical and/or clinical reports which confirm the circumstances of **your** claim.
2. For treatment which in **our** opinion is non-essential, non-continuous or could be reasonably delayed until **you** return **home**, or which is not usual and customary for the illness or **injury** **you** have. This includes any costs which are not related to the illness or **injury** for which **you** were admitted to the hospital or clinic.
3. For treatment or costs or any loss where **your** claim has not been reported to **us** as soon as **you** knew **you** would need medical treatment, and where **our** claims handler has not authorised these costs or treatment.
4. For any pre-existing medical conditions which **you** have not told **us** about as part of the medical screening questions. **We** will only cover conditions where **we** have confirmed this in writing to **you** prior to **your trip**. **We** will not cover claims for drugs or medicines **you** knew **you** would need prior to the start of **your trip**.

5. For single or private rooms or travel upgrades, unless medically necessary and authorised by **our** claims handler.

The following exclusions apply to all claims made against the Natural Catastrophe section of cover:

1. Travel tickets paid for using any airline mileage reward scheme.
2. Accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.
3. Any circumstance existing or being publicly announced on or before the date **you** purchased this insurance or at the time of booking any **trip**, whichever is later or, if **you** are cutting short **your trip** under subsection O3, before **you** had started **your trip**.
4. Any costs for normal day to day living such as food and drink.

The following exclusions apply to all claims made under all sections of cover:

We will not cover any claims or costs arising:

1. Where **you** have not paid the excess that applies, or which are above the sums insured and/or limits shown in this policy, or where **you** are unable to provide written proof of the event or loss where **our** claims handler requires it.
2. Occurring before or after the **period of cover**, as **we** will only pay claims arising whilst **your** policy is in force.
3. Arising due to **you**, or **your travelling companion** or anyone else upon whom **your trip** depends:
 - a) Travelling or acting against medical advice, including failure to obtain the recommended vaccines, medicines or inoculations in the required timeframe for **your trip**;
 - b) Awaiting test or hospital investigation results or being on a waiting list for treatment (unless **we** have specifically confirmed in writing that **we** will cover this);
 - c) Failing to obtain the required passport or visa(s) required for **your trip**;
 - d) Due to criminal proceedings being brought by a recognised authority.
4. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
5. Where **you** refuse to be repatriated by **us**, if in **our** opinion **you** are medically fit to travel. In this event all cover under the whole of this policy will cease.

6. Arising from delay, detention, seizure or confiscation by Customs or other officials.
7. Due to **your** failure to check-in at a port or airport, unless this due to an event specifically insured by this policy.
8. Arising from orders from the Government, Local Authority or other official body (e.g. the Civil Aviation Authority).
9. Due to moths or vermin, any cleaning or restoration process, wear and tear, depreciation or loss of value.
10. Which **you** would have incurred regardless of **your** claim (e.g. the cost of **your** return journey **home**), or arising from loss of use, or which are not directly specified in the '**Your** cover' section on pages 16-34 of this policy.
11. Arising from any delays, closures, strikes or industrial action which was announced prior to **you** purchasing this policy.
12. Any alteration, endorsement or amendment made to this policy unless **we** have specifically authorised this in writing. Any changes to the contents of this policy may only be authorised by **us**.
13. Any consequence, howsoever caused, including but not limited to computer virus resulting in electronic data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this policy, electronic data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
14. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
15. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
16. Any direct or indirect consequence of:
 - Irradiation or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
17. Any claims arising from the losses directly arising from the insolvency or financial failure of a tour operator, **public transport** provider or **holiday** services provider.
18. Any claims arising directly or indirectly from **you** travelling against Foreign Office advice or where it is deemed unsafe for **you** to travel
19. Any costs incurred by **you** which are recoverable from a tour operator, **public transport** operator, accommodation provider, **holiday** services provider or any other source, or for which **you** receive or are expected to receive compensation or other assistance.
20. Any accommodation costs, charges and other expenses where the **public transport** operator has offered reasonable alternative travel arrangements.

Making a claim

Claims must be notified to the claims handler as soon as possible. This is particularly important if **you** need to go into hospital, as the claims handler will direct **you** to an appropriate medical facility and may be able to guarantee **your** costs. If **you** delay reporting **your** claim without good reason, and this delay means that the cost of **your** claim is more than it would have been had **you** had reported it earlier, then **we** may not pay part or all of **your** claim.

For liability claims call:

Langleys Solicitors
01904 686 790

Non-medical claims:

Direct Group Travel Claims Services
0344 412 4296

Medical claims only:

If **you** are admitted to hospital, anywhere in the world:

Global Response
+44 (0) 113 3180 197

Outpatient treatment in **Britain** & North America:

Global Response
+44 (0) 113 3180 197

Outpatient treatment anywhere else in the world:

Healthwatch S.A.
+44 (0) 113 3180 124

You must follow the instructions given to **you** by the claims handler. **You** may be asked to provide evidence to support **your** claim, including but not limited to: Receipts and proof of purchase as evidence of ownership (e.g. lost baggage or theft claims),

Police reports, confirmation from airlines of cancelled or delayed flights, invoices for travel costs etc. Please note that **you** will be responsible for the translation costs of any documents which are not in English.

Outpatient claims worldwide (excluding North America): If **your** outpatient treatment has been authorised by **our** claims handler, please present the following instructions to the clinic or hospital where **you** are being treated:

In order to have the invoice settled quickly please send it to newcase@healthwatch.gr along with a copy of the patient's insurance policy **schedule** (which shows their personal details and policy number), as well as any supporting documents relating to their outpatient treatment (e.g. Medical reports, cost breakdowns etc.). The hospital/clinic's bank account information including IBAN number and/or SWIFT code must be included. In the event of a query please contact:

Outpatient department tel: (+30) 2310 256454
Outpatient department fax: (+30) 2310 256455
or (+30) 2310 254160

Complaints

We know that sometimes things go wrong; if this happens then **we** would like to hear from **you** so that **we** can try and resolve the problem.

If **your** complaint is about the handling of a liability claim, please contact:

Langleys Solicitors LLP
Queens House, Micklegate
YORK, YO1, 6WG
01904 686790
ukg@langleysclaimsservices.com

If **your** complaint is about any other claim please contact

Direct Group Customer Relations Team
PO Box 1193
DONCASTER
DN1 9PW
Tel: 0344 854 2072
Email: customer.relations@directgroup.co.uk

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the complaints procedure below.

For complaints regarding the sale of a policy, please contact:

Customer Care Manager
ETA Services Ltd
68 High Street
WEYBRIDGE
KT13 8RS
Tel: 0333 000 1234
Email: customercare@eta.co.uk

If **your** complaint about the sale of your policy or **your** liability claim cannot be resolved by the end of the third working day, **we** will pass it to:

Customer Relations Department
UK General Insurance Limited
Gibraltar Island Road
LEEDS
LS10 1RJ
Tel: 0345 218 2685
Email: customer.relations@ukgeneral.co.uk

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference: 05897E.

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

You may contact the Financial Ombudsman Service at:

*Financial Ombudsman Service
183 Marsh Wall
LONDON
E14 9SR*

Or telephone: 0300 123 9123

For more information on this visit www.financial-ombudsman.org.uk. **Your** statutory rights are not affected if **you** choose to follow the complaints procedure above. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

Complaints regarding Section K – End supplier failure

If **you** have a complaint in regards to Section K – End Supplier Failure, **we** really want to hear from **you**. **We** welcome **your** comments as they give **us** the opportunity to put things right and improve **our** service to **you**.

Please telephone **us** on: 020 8776 3750, or write to:

*The Customer Services Manager
International Passenger Protection Limited,
IPP House, 22-26 Station Road,
West Wickham,
KENT
BR4 0PR*

*Fax: 020 8776 3751
Email: info@ipplondon.co.uk*

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

It is **our** policy to acknowledge any complaint within 5 working days advising **you** of who is dealing with **your** concerns and attempt to address them.

We will provide **you** with a written response outlining **our** detailed response to **your** complaint within two

weeks of receipt of the complaint. If **our** investigations are ongoing **we** will write to **you**, at that time, and outline why **we** are not in a position to provide **you** with a written response and explain to **you** that **you** are able, at that time, to ask Lloyd's Complaints Team review the complaint. In any event, **you** will receive either **our** written response or an explanation as to why **we** are not in a position to provide one within four weeks of receipt of **your** complaint.

Having followed the above procedure, if **you** are not satisfied with the response **you** may write to:

*Complaints Team
Lloyd's
One Lime Street
LONDON
EC3N 7HA*

Email: complaints@lloyds.com

More information can be found on their website: www.lloyds.com/complaints.

Again, if **you** are not satisfied with the response **you** receive from Lloyd's or **we** have failed to provide **you** with a written response with eight weeks of the date of receipt of **your** complaint, **you** may have the right to contact the Financial Ombudsman Service at the following address (if **you** are an Eligible Complainant as set out in the definition below)

*The Financial Ombudsman Service,
Exchange Tower,
LONDON.
E14 9SR*

*Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk*

More information can be found of their website: www.financial-ombudsman.org.uk.

Making a complaint will not affect **your** right to take legal action.

Definition of an Eligible Complainant

1. A Consumer – Any natural person acting for purposes outside his trade, business or profession.
2. A Micro-Enterprise – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million.
3. A Charity – Which has an annual income of less than £1 million at the time the complaint is made.
4. A Trustee – Of a trust which has a net asset value

of less than £1 million at the time the complaint is made.

Regulatory information

Right to vary terms

We may decide to vary the terms and conditions of **your** policy, or the premium that **we** charge. In the event that **we** decide to vary terms, **we** will give **you** at least 14 days' written notice of the changes that **we** intend to make. If **you** are unwilling to accept **our** revised terms, **you** may cancel **your** policy and **you** will receive a pro-rata refund for every complete month remaining for that **period of cover**.

Financial Services Compensation Scheme (FSCS)

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

Acceptable sport and leisure activities

These are split into permitted and excluded activities. If **your** sport or activity is not shown here then it cannot be covered. **Liability cover under Section G of this policy is excluded from all of the activities listed, including the winter sports on page 43.**

Permitted activities

4x4 off-roading (Within organisers guidelines. No liability cover)	Cricket (amateur)	Handball
Abseiling (within organisers guidelines)	Croquet	Heptathlon (amateur only)
Aerial tram	Cross country running (non-competitive)	Hiking (up to 3,000 metres above sea level)
Aerobics	Curling	Hockey (amateur)
Airboarding	Cycle touring	Horse riding (excluding competitions, racing, polo, jumping or hunting)
Amateur athletics	Cycling - Standard (excluding BMX, mountain biking and racing)	Hot Air Ballooning (organised pleasure rides only)
Archaeological digging	Cycling - Cyclocross	Hovercraft (as a fare-paying passenger only)
Archery (amateur and under adequate supervision)	Cycling - Triathlon	Hurling (amateur only)
Assault Course	Dancing (including instruction)	Hydro zorbing
Badminton (amateur)	Deep sea fishing (within organisers guidelines)	In-line skating/roller blading (wearing appropriate safety equipment and clothing)
Banana Boating (only as a passenger with no right of control)	Dinghy Sailing (excludes liability)	Javelin throwing (amateur only)
Baseball (amateur)	Dragon Boat Racing	Jeep Safari (within organisers guidelines and no personal liability)
Basketball (amateur)	Dry Slope Skiing	Jet boating (no racing or liability cover)
Battle re-enactment	Dune Bashing (within organisers guidelines but excludes liability)	Jet skiing (no racing or liability cover)
Beach Games	Elephant riding	Jogging
Billiards / Snooker / Pool	Endurance activities (up to 3,000 metres above sea level)	Jousting (within organisers guidelines and no personal liability)
Body boarding / Boogie boarding	Falconry	Karting (no racing or liability cover)
Bowls	Fell walking / running (up to 3,000 metres above sea level)	Kayaking (up to grade 3 rivers)
Breathing Observation Bubble (BOB)	Fencing	Korfball (amateur only)
Bridge Climb / Walk	Fishing	Marathon Running (amateur)
Bridge Walking (within organisers guidelines)	Fives	Martial arts (amateur only)
Bungee jumping / Swoop (within organisers guidelines) - Single Jump	Flying fox (cable car)	Motorcycling / Moped - up to 125cc (full UK licence held, helmet to be worn and no liability cover)
Camel riding	Football - American (amateur only)	Mountaineering (under 2,000 metres and with appropriate safety equipment and clothing)
Camp America Counsellor	Football - Association (amateur only)	
Canoeing (up to grade 3 rivers)	Football - Gaelic (amateur only)	
Canopy Walking	Football (amateur only)	
Catamaran Sailing (if qualified and no personal liability) Hobie Cat	Frisbee	
Clay pigeon shooting (no liability cover)	Glass Bottom Boats/Bubbles	
Climbing (on climbing wall only)	Go Karting (within organisers guidelines and no personal liability)	
	Golf (amateur)	

Permitted activities (continued)

Mud Buggy (within organisers guidelines and no personal liability)	Sailing within territorial limits (excludes racing, competition and liability cover)	Tree top walking
Netball (amateur)	Sand boarding / surfing / skiing	Trekking (up to 3,000 metres above sea level)
Octopush / Underwater hockey	Sand yachting (no racing and no liability cover)	Triathlon
Orienteering	Scuba diving between 15 and 30 metres in depth (provided you hold the relevant qualifications and not diving alone)	Tug of war
Outward bound pursuits	Scuba diving up to 15 metres in depth (if adequately supervised or hold the relevant qualifications)	Ultimate frisbee
Paint balling/war games (wearing eye protection and no liability cover)	Sea canoeing / kayaking (wearing appropriate safety equipment and clothing)	Volleyball (amateur)
Parachuting (Single jump. Tandem only)	Segway	Wadi bashing (Within organisers guidelines. No liability cover)
Parasailing / parascending - over water	Shark Cage Diving (pre-organised in the UK)	Wake Boarding
Pedalos	Shinty (amateur only)	Walking (up to 3,000 metres above sea level)
Polo (amateur only)	Skate Boarding (excludes racing, competition and liability cover)	War Games
Pony trekking	Sky diving (Single jump. Tandem only)	Water Polo (amateur)
Power boating (no racing, non-competitive and no liability cover)	Snorkelling	Water Skiing (amateur)
Racquetball (amateur)	Soccer (amateur only)	Whale watching
Rambling	Softball (amateur only)	White water rafting (grade 1 to 3 rivers)
Refereeing (amateur only)	Speed sailing (excludes racing, competition and liability cover)	Wind Tunnel Flying (wearing appropriate safety equipment and clothing)
RIB boat tours (no racing, non-competitive and no liability cover)	Sphering	Windsurfing (amateur)
Roller Derby	Squash (amateur)	Work - Admin & office based
Roller skating / blading / in line skating (wearing appropriate safety equipment and clothing)	Surfing (Amateur only. Under 14 days)	Work - Bar & restaurant
Rounders (amateur only)	Surf Kayaking	Work - Caring for children as au pair / nanny (excludes liability)
Rowing (amateur only)	Swimming (amateur only)	Work - charity / conservation work provided no interaction with wild animals
Rugby (amateur only)	Swimming with dolphins	Work - Coaching only (no playing or involvement in sport or activity)
Running (Non-competitive and not marathon)	Tall ship crewing (no racing and no liability cover)	Work - Farm work, fruit or vegetable picking (nonmechanical)
Safari (organised tour by a recognised company and not involving the use of firearms)	Ten pin bowling (amateur)	Yachting (racing/crewing inside territorial waters)
Safari trekking /tracking in the bush (organised tour by a recognised company and not involving the use of firearms)	Tennis (amateur)	Yoga
Sail boarding	Tobogganing/sledging	Zap cats (Within organisers guidelines. No liability cover)
	Trampolineing	Zip Lining (wearing appropriate safety equipment and clothing)
		Zorbing / Hydro-zorbing

Excluded activities

Biathlon	Grass skiing	Kite surfing
Blokarting	High diving	Microlighting
Bungee jumping / Swoop - Multiple Jumps	Land yachting / skiing	Paragliding
Cycling - Mountain biking	Via feratta	Paramotoring
Gymnastics	Caving / Pot holing	Parapenting
Lacrosse	Flying (as passenger in a private plane, helicopter or light aircraft)	Parasailing / parascending - over land
Minjin swinging	Gliding	Potholing / caving
Mountain boarding	Hang gliding	Quad biking
Street luge	Kite boarding	Scuba diving between 30 and 40 metres in depth
Surfing - Over 14 days	Kite buggying	
Weightlifting		
Blobbering		

Acceptable winter sports activities

The following **winter sports** may be covered under this policy, but **you** must tell **us** if **you** are going to do any of them as they are only covered if shown on **your schedule**. **You** must comply with the conditions specified. If **your** sport or activity is not shown below then it cannot be covered under this policy.

Permitted winter sports activities

Dog sledding (organised, non-competitive and with experienced local driver for max 3 days)	Ringos (within organisers guidelines and no personal liability)	Skiing - terrain park
Glacier skiing / walking	Skiing - winter walking (using crampons and ice picks only)	Sledging/sleigh riding (pulled by horse or reindeer as a passenger)
Ice fishing (within organisers guidelines and no personal liability)	Skiing - alpine	Sledging/tobogganing on snow
Ice go karting (within organisers guidelines and no personal liability)	Skiing - big foot	Snow boarding - within resort boundaries
Ice windsurfing (within organisers guidelines and no personal liability)	Skiing - blading	Snow carving (using non powered hand tools only and working at ground level)
Ice-skating	Skiing - dooing	Snow shoe walking
	Skiing - mono	Snow sledging
	Skiing - Nordic	Snow tubing
	Skiing - tandem	

Excluded winter sports activities

Dog sledding	the resort boundaries	Ice hockey
Skiing - biking	Snow carting	Skiing - cross country
Skiing - off piste outside the resort boundaries	Snow go karting	Snow mobiling / skidoo
Snow boarding - off piste outside	Snow scooting	Ice hockey



Travel Insurance Policy Wording

1 January 2019 to 31 December 2019

