



# Standard and Premier Policy - UK

Single and Annual Multi-trip

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## Summary of Cover

The following is only a summary of the main cover limits. You should read the rest of the policy wording for full terms and conditions.

	Benefit	Standard Limits (up to)	Excess	Premier Limits (up to)	Excess
1	Cancellation	£500	£95	£2,000	£95
2	Curtailment	£500	£95	£2,000	£95
3	Personal Accident	£10,000	Nil	£20,000	Nil
4	Emergency Medical Expenses - Emergency dental treatment	£3,000,000 £350	£95	£10,000,000 £350	£95
5	Hospital Benefit	No cover	N/A	£25 per 24 hours up to £100	Nil
6	UK Expenses	£3,000	£95	£3,000	£95
7	Personal Property				
	Personal baggage	£200	£70	£1,500	£70
	- Single item limit	£100		£300	
	- Valuables limit	£100		£300	
	Delayed Baggage	No cover	N/A	£50 per 12 hours up to a maximum of £100	Nil
8	Personal Money	£100	£95	£350	£70
9	Loss of Passport	No cover	N/A	£100	Nil
10	Travel Delay	No cover	N/A	£20 for the first 12 hours, then £10 per 12 hours thereafter up to a maximum of £300	Nil
	Abandonment	No cover	N/A	£2,000	£95
11	Missed Departure	No cover	N/A	£800	£70
12	Personal Liability	£2,000,000	£70	£2,000,000	£70
13	Legal Expenses	£10,000	£95	£15,000	£70
14	Hijack	No cover	N/A	£50 per 24 hours up to £350	Nil
15	Natural Disaster	No cover	N/A	£1,000	Nil
16	Withdrawal of Hotel Services	No cover	N/A	£50 per 24 hours up to £500	Nil
17	Pet Care	No cover	N/A	£20 per 24 hours up to £200	Nil
<b>Additional Covers</b>					
18	Winter Sports	No cover	N/A		
	- Ski equipment			£350	£70
	- Delayed ski equipment			£10 per 24 hours up to £200	Nil
	- Loss of ski pack			£300	£70
	- Piste closure			£20 per 24 hours up to £200	Nil
	- Avalanche closure			£20 per 24 hours up to £200	Nil

## Useful Contact Information

**Claims**

020 7965 0307

**24 hour Medical Assistance**

+44 (0) 20 7965 0306

**Medical Screening**

020 7965 0308

## Introduction

The purpose of this insurance is to provide financial protection and emergency assistance for **your** trip(s). This **Policy documentation** issued by **us** forms a contract of insurance between the underwriters, Astrenska Insurance Limited and those people specified on **your** insurance schedule. This contract is only valid when **you** have a valid insurance schedule and have paid the appropriate premium. **You** should read **your Policy documentation** in full to understand what is and is not covered. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. These details can be checked on the Financial Services Register at: [www.fca.org.uk](http://www.fca.org.uk)

This insurance is arranged by Rush Insurance Services Limited on behalf of **We** Love Holidays Limited (trading as loveholidays.com) which is an Appointed Representative of Collinson Insurance Services Limited.

Governing Law: Both **we** and **you** are entitled to choose the law applicable to the insurance. **We** propose English Law and in the absence of any agreement to the contrary, English Law will apply.

## Definitions

Wherever the following words and phrases appear in this policy wording they will always have these meanings:

<b>We/Us/Our</b>	Astrenska Insurance Limited
<b>You/Your/Insured person</b>	Each person named on the <b>Policy documentation</b>
<b>Area of Cover</b>	<p><b>Europe</b> United Kingdom, Republic of Ireland, all countries west of the Ural Mountains, Algeria, Egypt, Morocco, Tunisia, Turkey, the Azores, Mediterranean Islands. Including Spain, Balearics, Madeira and Canary Islands.</p> <p><b>Worldwide</b> Anywhere in the world.</p>
<b>Change in health</b>	<p>A change in <b>your</b> state of health that occurs after the policy has been purchased. A change to <b>your</b> state of health includes:</p> <ul style="list-style-type: none"> <li>• any new disease, illness or injury that requires medication, advice or treatment; or</li> <li>• a <b>Pre-existing medical condition</b> where there is a change to medication, advice or treatment; or</li> <li>• <b>you</b> undergoing tests or treatment or being placed on a waiting list for out/day/in-patient treatment, investigations or surgery.</li> </ul>
<b>Close business associate</b>	Any person whose absence from business for one or more complete days at the same time as <b>your</b> absence prevents the effective continuation of that business
<b>Common law partner</b>	A person living with another person as husband or wife (including same sex partner) at the same address for at least six consecutive months prior to the date of application
<b>Complications of pregnancy</b>	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 section, 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.
<b>Country of residence</b>	The United Kingdom
<b>Cruise</b>	A pleasure voyage of more than 72 hours duration, sailing on sea/s or

	oceans and includes stops at various ports
<b>Curtail/Curtailment</b>	Return early to <b>your home</b> or the period <b>you</b> are hospitalised as an in-patient abroad
<b>Excess</b>	An amount deducted per <b>insured person</b> , per policy section for each incident which results in a claim
<b>Gadgets</b>	Mobile/smart phones, tablet computers, laptops, computers, smart watches, satellite navigation systems (GPS), Personal Digital Assistants (PDAs), games consoles (including handheld consoles) and all accessories for these items
<b>Home</b>	<b>Your</b> residential address in <b>your country of residence</b>
<b>Immediate relative</b>	Mother, father, sister, brother, wife, husband, <b>common law partner</b> , civil partner, fiancé/e, <b>your</b> children (including fostered), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister, or legal guardian
<b>Manual work</b>	Work that is physical, including, but not limited to construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery)
<b>Medical condition</b>	A disease, illness, injury or set of symptoms that have not been diagnosed including <b>Psychological conditions</b>
<b>Medical emergency service</b>	The 24 hour emergency medical assistance service appointed by us
<b>Medical practitioner</b>	A registered practicing member of the medical profession who is not related to <b>you</b> or to a <b>travelling companion</b> , or to anyone <b>you</b> are intending to stay with
<b>Money</b>	Cash and money/postal orders
<b>Personal accident</b>	Accidental bodily injury caused solely and directly by outward violent and visible means
<b>Personal baggage</b>	<b>Your</b> suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by <b>you</b> , including <b>your valuables</b> , for <b>your</b> individual use during <b>your</b> trip
<b>Policy documentation</b>	This will include the insurance confirmation, wording, summary, medical screening documentation and any other associated confirmation agreed in writing by us
<b>Pre-existing medical condition</b>	Any <b>medical condition</b> that has required medication, tablets, treatment, review/check-ups, surgery, tests or investigations (other than for common colds), in the 12 months prior to the commencement of cover under this policy
<b>Psychological condition</b>	A psychiatric or addictive condition, including, but not limited to, anxiety, depression, alcoholism, drug addiction or eating disorders
<b>Public transport</b>	Any publicly licensed train, coach, taxi, bus, aircraft or sea vessel on which <b>you</b> are booked to travel
<b>Resident</b>	An <b>insured person</b> who has their main <b>home</b> and is registered with a doctor in the United Kingdom
<b>Travelling companion</b>	The person with whom <b>you</b> have booked to travel on the planned trip. In the case of a tour, <b>travelling companion</b> shall mean the person(s) shown on <b>your</b> booking form
<b>Unattended</b>	Where <b>you</b> are not in full view of and are not in a position to prevent unauthorised interference with <b>your</b> property or vehicle
<b>Valuables</b>	Watches, jewellery, items made of or containing precious stones, semi-precious stones, gold, silver or platinum, photographic, audio, video and electrical equipment of any kind, camcorders and accessories, all photographic/ digital/ optical/ audio/ video media, iPods, MP3/4 players or similar and/or accessories, E-book readers, wearable activity trackers, telescopes, binoculars, furs, leather goods, animal skins and silks
<b>Winter sports equipment</b>	Skis (including bindings), ski boots, ski poles and snowboards

## Period of Insurance

The period of insurance is specified on **your Policy documentation**. All trips must start and end in **your country of residence**. If **you** return to **your country of residence** is unavoidably delayed for an insured reason, cover will be extended for the period of the delay. No cover can be provided for trips that have already commenced at the start date of **your** policy except where **you** renew an existing annual multi-trip policy which fell due for renewal during the trip.

## Single Trip policies

Cover under the Cancellation section starts from the date of issue of the policy and ends on commencement of the planned trip. For all other sections, cover starts when **you** leave **your home** or business (whichever is the later) to commence the trip and ends on whichever of the following occurs first:

1. the expiry of the period of cover; or
2. **your** return **home** as planned, at the end of the trip; or
3. **your** first return **home** prior to the planned return at the end of the trip

Cover is included whilst travelling directly from **your home** or business (whichever is the later) to **your** departure point and back again when **you** return, limited to a maximum of 24 hours in each direction.

Claims will only be paid where the policy has been purchased to cover the whole duration of **your** trip even if the incident **you** are claiming for happens during the part of the trip **you** have covered.

## Annual Multi-trip policies

Cover under the Cancellation section starts from either the commencement date on the **Policy documentation** or the time and date at which each trip is booked (whichever is the later), and ends on whichever occurs first of the following:

1. the commencement of each trip; or
2. the expiry of the period of cover.

Cancellation cover for trips booked to commence outside the period of cover is limited to the geographical region shown on **your Policy documentation**.

For all other sections, cover starts when **you** leave **your home** or business (whichever is the later) to commence each trip within the geographical region shown on **your Policy documentation**, and ends on whichever occurs first of the following:

1. the expiry of the period of cover;
2. or **your** return **home** as planned, at the end of each trip; or
3. **your** first return to **your country of residence** prior to the planned return at the end of each trip; or
4. **your** period of travel exceeding the trip limit.

Cover is included whilst travelling directly from **your home** or business (whichever is the later) to **your** departure point and back again when **you** return, limited to a maximum of 24 hours in each direction.

**The total length of any one trip on an annual multi-trip policy is limited to 31 days.** If **your** policy renews during a trip then the maximum number of days limit applies to the whole trip.

This policy is not valid for trips within **your country of residence** unless **you** have booked accommodation for 3 nights or more which has been paid for or is contracted to be paid for.

## Medical Health Requirements

This insurance is designed to cover **you** for unforeseen illnesses and accidents occurring during the period of insurance and contains health restrictions that apply to the Cancellation, Curtailment, Medical Emergency Expenses and Repatriation and Personal Accident sections of the policy wording.

It is very important that **you** read the following:

1. Have you, or anyone travelling on this policy, EVER been diagnosed with or received treatment for;
  - a. Any heart or circulatory condition?
  - b. A stroke or high blood pressure?
  - c. A breathing condition (including Asthma)?
  - d. Any type of Cancer?
  - e. Any type of Diabetes? Or;
  - f. Has **your** doctor altered **your** regular prescribed medication in the last 3 months?
  
2. Have you, or anyone travelling on this policy, at the time of purchasing this insurance, been taking any medication, tablets, received any treatment, had surgery, undergone any investigations or attended any consultations (with a **medical practitioner** or specialist) for ANY **medical conditions** during the last **24 months** (other than common colds or flu)?

If **you** answer "YES" to any of the above at the time of taking out this insurance, or at any time between taking out the insurance and the start date of **your** trip, **you** should notify the medical screening service on **020 7965 0308**. **You** may be required to pay an additional premium to extend the insurance to cover any **Pre-existing medical conditions**.

3. **You** will not be covered for anything that arises from, is related to, or has been caused by, ANY **Pre-existing medical conditions**, unless **you** have told **us** about ALL the conditions and **we** have agreed to cover them.
4. If **we** are unable to cover the **Pre-existing medical condition**, this will mean that **you** and any other **insured person** will not be covered for any directly or indirectly related claims arising from the **Pre-existing medical condition**.
5. **You** will not be covered for any directly or indirectly related claims if, at the time of purchasing this insurance, **you** are receiving or waiting for tests, investigations or treatment for any **medical condition**.
6. This insurance will not cover anyone travelling against medical advice or to get medical treatment abroad.
7. If anyone has an undiagnosed **medical condition** (for example, if waiting for tests, investigations or treatment), or has been given a terminal prognosis, this policy will not cover any related claim against the Cancellation, **Curtailment** or Medical Emergency Expenses and Repatriation sections.

## Change in Health

8. If **you** have a **change in health** after **you** have taken out this insurance, **we** reserve the right to alter the terms of this insurance based on the change. Cover under the Medical Emergency Expenses and Repatriation, Cancellation, Curtailment or Personal Accident sections of the policy will only continue to be provided where the change of health has been declared and accepted by **us** and any additional premium has been fully paid. **You** should notify **us** as soon as **you** are aware of a **change in health**, failure to do so could result in **your** claim being declined.
9. If **we** cannot provide cover for **your change in health**, **you** can either
  - a. make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made; or,

- b. cancel **your** policy and **we** will send **you** an appropriate refund, as long as **you** have not travelled or made a claim.
10. Please refer to the 'Anyone upon whom the trip may depend' section for terms that apply for non-travelling **immediate relatives, travelling companions** not insured by this insurance and people that **you** intend to stay with.

## Anyone upon whom the trip may depend

An **immediate relative** who is not travelling with you, a **travelling companion** not insured by this insurance or the person with whom **you** are intending to stay may have an existing **medical condition**. In some cases, if their state of health deteriorates greatly, **you** may want to cancel or **curtail your** trip.

Subject to all the other terms and conditions, such claims are covered if the person's **medical practitioner** can confirm in writing that, at the time **you** bought this insurance, or at the time of booking the trip, whichever is the later, they would have seen no substantial likelihood of their patient's state of health deteriorating to such a degree that this would become necessary. If the **medical practitioner** will not confirm this, **your** claim is not covered.

## Travelling when pregnant

Pregnancy is not a **medical condition**. **You** may decide to travel until **you** are quite late into **your** pregnancy. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements. **You** should check with them or any other mode of transport **you** propose to take before **you** book. Please make sure that **your medical practitioner** and midwife are aware of **your** travel plans, that there are no known complications and that **you** are not travelling against any medical advice. **We** have the right to request a medical certificate to confirm this. **We** will only pay claims due to a **complication of pregnancy**, or where **you** were unaware of the pregnancy at the time of purchasing the insurance and **you** are advised not to travel by a **medical practitioner**.

## 'Cooling-off' period

If, having examined **your Policy documentation**, **you** decide the insurance does not meet **your** needs, **you** can cancel the insurance within 14 days from the date **you** receive the **Policy documentation**, and **we** will refund the premium provided **you** have not taken a trip to which the insurance applies, and **you** have not made a claim.

## Useful numbers

### 24 HOUR MEDICAL EMERGENCY SERVICE

#### Intana

IMPORTANT – please quote **your** policy number.

The **medical emergency service** provides immediate help in the event of **your** illness or injury arising outside **your country of residence**. They provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone, fax or email.

#### Emergency Telephone Number:

**UK +44 (0) 20 7965 0306**

When **you** call upon the services of the **medical emergency service** it is a condition of service that they shall solely be responsible for all decisions on the most suitable and reasonable solution to any medical problem.

The service includes, where necessary:



1. Multi-lingual assistance with doctors and hospitals.
2. Repatriation arrangements by escort by a medical attendant
3. Travel arrangements for other members of **your** party or **your immediate relative**
4. On arrival in **your country of residence**, an ambulance service to hospital or **home**.

**NOTE: FAILURE TO CONTACT THE MEDICAL EMERGENCY SERVICE FOR CLAIMS OVER £500 MAY RESULT IN A CLAIM BEING INVALID.**

**A note to all insured persons, doctors and hospitals:**

This is not a private medical insurance. If any medical treatment is needed, **you** must tell **us** immediately or **we** may not guarantee medical expenses. If **you** need any medical treatment, **you** must allow the **medical emergency service** to see all of **your** medical records and information.

## Out-patient treatment

If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL or TURKEY and need out-patient medical treatment please provide a copy of **your Policy documentation** to the **medical practitioner** and **your** treatment will be paid by ChargeCare International in line with the policy. **You** will be asked to fill in a simple form to confirm the treatment. The **medical practitioner** will send the form to ChargeCare International together with the balance of the medical bill after deduction of the **excess** **you** may have paid to the **medical practitioner**.

Email: [admin@chargecare.net](mailto:admin@chargecare.net)



## Reciprocal health agreements

**In Europe:** If **you** are a United Kingdom **resident** **you** are entitled to medical treatment which becomes necessary when temporarily visiting countries in the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland free of charge or at a reduced cost by using the European Health Insurance Card (EHIC). **You** can apply for an EHIC for **your** spouse/partner and any children up to the age of 16 (19 if they are in full time education) at the same time as applying for **your** own. **You** can apply online at [www.ehic.org.uk](http://www.ehic.org.uk) or by calling 0300 330 1350. If **we** agree to pay for a medical expense which has been reduced because **you** have used an EHIC, **we** will not deduct the **excess** under the Emergency Medical Expenses and Repatriation section.

**In Australasia:** There are reciprocal medical treatment arrangements for United Kingdom nationals travelling in Australasia. If **you** need medical treatment in Australia, **you** should enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** should do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge or at a minimal cost. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au).

If **you** are admitted to hospital then immediate contact must be made with the **medical emergency service** and their authority obtained for any treatment that may not be available under the reciprocal arrangements before such treatment is provided.

## How to make a claim

If **you** need to make a claim please obtain a claim form by contacting the claims service below within 28 days of **your** return. Please have **your** policy details available.

**INTANA CLAIMS SUSSEX HOUSE  
PERRYMOUNT ROAD  
HAYWARDS HEATH  
WEST SUSSEX RH16 1DN  
Tel: 020 7965 0307**

(Calls may be monitored or recorded for quality purposes).

Then return **your** completed claim form to the claims service together with **your** original **Policy documentation**, confirmation of booking, all original receipts and/or proof of ownership and value, police reports (following loss, burglary or theft of **money, valuables** or any items of **Personal baggage**, these must be reported within 48 hours of discovery and a written report obtained) and any other evidence requested on the claim form.

## How to make a complaint

**We** are committed to treating **our** customers fairly. However, **we** realise that there may be times when things go wrong. If this happens, please contact **us** using one of the methods below. When writing to us, please state **your** name, claim number or assistance reference (where relevant), policy number and the reason for **your** complaint. **We** may record phone calls.

**Intana  
Sussex House  
Perrymount Road  
Haywards Heath  
West Sussex  
RH16 1DN  
Tel: 020 8865 1654  
Email: [complaints@intana-assist.com](mailto:complaints@intana-assist.com)**

### [Financial Ombudsman Service](#)

If **you** are not happy with **our** final decision, **you** may be able to pass **your** complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review **your** case. Their address is: The Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR  
Tel No. 0800 023 4567 if calling from a landline 0300 123 9123 if calling from a mobile. **You** can visit the Financial Ombudsman Service website at [www.fos.org.uk](http://www.fos.org.uk)  
If **you** take any of the action mentioned above, it will not affect **your** right to take legal action.

### [Financial Conduct Authority](#)

**We** are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. These details can be checked on the Financial Services Register at: [www.fca.org.uk](http://www.fca.org.uk)

### [Financial Services Compensation Scheme](#)

**We** are covered by the Financial Services Compensation Scheme (FSCS).

If **we** fail to carry out **our** responsibilities under this policy, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on 0800 678 1100 or 020 7741 4100.

### Data Protection Act 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

## Sports and activities

**We** will not pay any claim directly or indirectly resulting from participation in certain activities, professional or organised sports, racing, speed or endurance tests.

Where cover for sports and activities is provided, it is on the basis that **you** are participating on a recreational and non-professional basis. Any participation in sports or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads).

Cover is provided whilst participating in these sports and activities under all sections of the policy except the Personal Property section (unless otherwise agreed). Some sports and activities may have restrictions regarding Personal Liability and Personal Accident cover.

Sport and activities marked as follows have additional restrictions:

‡ no cover under the Personal Accident section

\* no cover under the Personal Liability section

Ω covered on inland waters or within 12 miles from the coast only

**Participation in the following activities is covered at no additional premium and without the need for prior declaration.**

- Abseiling ‡
- Aerobics
- Angling
- Archaeological digging \*
- Archery \*
- Badminton
- Bamboo rafting (only on inland waters) \*
- Banana boating
- Baseball \*
- Basketball
- Beach games
- Billiards
- Blading (no stunts)
- Board sailing \* Ω
- Body boarding Ω
- Boogie boarding \* Ω
- Bowling/Bowls
- Boxing (non-contact training only)
- Bungee jumping ‡
- Cable car ride
- Camel riding \* (excluding trekking)
- Canoeing \* Ω (including white water up to grade 3)
- Catamaran sailing \* (within European waters only, no racing)
- Climbing (on climbing wall only)
- Cricket \*
- Croquet \*
- Cross country running
- Curling
- Cycling \* (excluding BMX and mountain biking)
- Dancing
- Darts
- Dinghy sailing \* Ω
- Dragon boat racing \*
- Dune buggying/bashing \*
- Elephant riding \* (including trekking)
- Fell running below 4,000 metres
- Fell walking (below 2,000 metres)

- Fishing
- Flag American Football
- Flying as a passenger in an aircraft (private plane, small aircraft, glider or helicopter)
- Football
- Free Falling ‡ (single jump tandem only)
- Fruit or vegetable picking (under 3 metres)
- Go karting \*
- Goalball
- Golf
- Gorilla trekking
- Gym - Fitness
- Gymnastics
- Handball
- Helicopter rides (passenger only)
- Hiking (below 2,000 metres)
- Hockey \* (field)
- Horse riding \* (no polo/hunting/jumping)
- Horse trekking \*
- Hot air ballooning (as a passenger only)
- Hot springs
- Hydro zorbing
- Ice skating (rink only)
- In-line skating (no stunts)
- Jet boating \* (as a passenger only)
- Jogging
- Kayaking \* Ω (including white water up to grade 3)
- Kickboxing \* (non-contact aerobic training only)
- Kite surfing/boarding \* (on a lake)
- Korfbal
- Light aircraft rides (passenger only)
- Llama riding \*
- Marathon running (training only)
- Modern pentathlon \* (training only)
- Mopeds \* (maximum 125cc)
- Motorcycling \* (maximum 125cc)
- Mule trekking \*
- Netball
- Octopush
- Orienteering
- Paintballing \*
- Paddle boarding \*
- Parachuting ‡ (single jump and tandem only)
- Parasailing (towed by boat/over water)
- Parascending (towed by boat/over water)
- Pedalos \*
- Pilates
- Pony trekking
- Pool
- Power boating \* (as a passenger only)
- Rackets
- Racquet Ball
- Rafting \* Ω (including white water up to grade 3)
- Rambling (below 2,000 metres)
- Reverse bungee
- Rifle range \* ‡
- Ringos
- River bugging \* (Grade 1-3)
- River sledding \*
- River tubing \*
- Roller blading (no stunts)
- Roller skating (no stunts)
- Rounders
- Rowing \*
- Safari in vehicle (not involving use of firearms)
- Safari on foot (not involving use of firearms)
- Sailing \* (including yachting and catamaran, within European waters only, no racing)
- Sand duning
- Sand skiing
- Sandboarding
- Scuba diving (to 30 metres)
- Sea fishing
- Segway \* (organised tour)
- Shark diving ‡ (cage)
- Skateboarding
- Skateboarding (no stunts)
- Skydiving ‡ (single jump and tandem only)
- Sledging or sleigh riding (as a passenger only, pulled by horse, reindeer or dogs)
- Small bore target shooting \* ‡
- Snooker
- Snorkelling
- Soccer
- Softball
- Speed boating \* (as a passenger only)
- Sphereing
- Spinning
- Squash
- Street hockey \* ‡
- Surfing \*
- Swimming (in pool or within a 1 mile limit from land)
- Swimming with dolphins
- Sydney Harbour Bridge walk
- Table tennis
- Ten pin bowling
- Tennis
- Touch Football
- Trampolineing
- Tree top trekking
- Trekking up to 4,000 metres
- Triathlon \* (training only)

- Tubing
- Tug of war
- Tuk tuk ride (passenger)
- Volleyball
- Wakeboarding \*
- Walking up to 4,000 metres altitude
- Water hockey
- Water polo
- Water-skiing \* Ω (no jumping)
- Whale watching
- Wheelchair basketball
- Wind tunnel flying ‡
- Windsurfing \* Ω
- Yachting \* (within European waters only, no racing)
- Yoga
- Zip-lining/-trekking
- Zorbing

**Participation in the following activities is covered upon payment of an additional premium.**

- Assault course
- Bar/Restaurant work
- Biathlon \* (training only)
- Camel trekking \*
- Clay pigeon shooting \*
- Hobie cat sailing \* Ω
- Lacrosse
- Non-manual labour – excluding animal sanctuary/refuge work \*
- Ostrich riding \*

## Winter sports activities

Where the appropriate additional premium has been paid for winter sports cover **you** will be covered for skiing and snowboarding as well as the following winter sports activities.

- Air boarding
- Big foot skiing
- Cat-skiing
- Cross country skiing (recognised paths)
- Dry slope skiing/snowboarding
- Glacier skiing
- Glacier walking
- Heli-skiing/-boarding (with a professional guide)
- Ice cricket \*
- Ice windsurfing \*
- Kick sledging
- Langlauf
- Monoskiing
- Nordic skiing (recognised paths)
- Off Piste Skiing/snowboarding (within resort boundaries)
- Ski randonnee
- Ski run walking
- Ski skimming
- Ski touring
- Skibiking \*
- Skibobbing \*
- Skidooring \* ‡
- Skiing
- Skiing cross country (recognised paths)
- Sledging
- Snow blading
- Snow go karting \* (up to a 125cc)
- Snow park
- Snow scooting \*
- Snow shoeing
- Snow tubing
- Snow zorbing
- Snowboarding
- Snowcat skiing (with a professional guide)
- Snowmobiling \* ‡
- Tobogganing

## Sports and activities not covered

**We** may be able to offer cover for other sports and activities which are not listed. If **you** plan to participate in a sport or activity that does not appear in the lists above, **you** should contact **us** for advice. If **you** do not tell **us** about **your** planned sport or activity **we** may not pay any claims arising from **your** participation.

## General Conditions

1. Under some sections there is an amount deducted (an **excess**) per incident, which applies to each **insured person** involved in an incident, as do the sums insured under each section.
2. **You** must be a **resident** of the United Kingdom.
3. **You** must not be over the age of 70 at the time of purchasing the insurance.
4. In the event of a claim, if **we** require:
  - a. a medical certificate to confirm **your** state of health prior to travelling or after **you** have travelled, information, evidence, receipts or bills, these must be obtained by **you** at **your** expense. Claims will not be paid if **you** do not provide these or for any loss which has not been proven.
  - b. a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination. These costs will be met by us.
5. **You** must take all reasonable steps to recover any lost or stolen article.
6. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited. **We** will not refund any premium. **We** may inform the police of the circumstances.
7. The original **Policy documentation** must be produced before any claim is paid.
8. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from us.
9. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against another party.
10. **We** may at any time pay to **you our** full liability under the policy after which no further payments will be made in any respect.
11. At the time of purchasing this insurance **you** will have been asked questions to enable **us** to assess **your** risk, failure to answer accurately and honestly could lead to **your** policy being invalid and all claims will be forfeited. These may include but are not limited to questions about **your** state of health or that of an **immediate relative** or any planned sports or activities. If the answers given change after the policy was purchased **you** must notify **us** of this change.
12. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution. This insurance policy does not cover any claim which, but for the existence of this insurance, would be covered under any other insurance policy. This includes any amounts recovered by **you** from private health insurance, EHC payments, any reciprocal health agreements, airlines, hotels, home contents insurers or any other recovery by **you** which is the basis of a claim.
13. **You** must assist **us** to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Works and Pensions) by providing all details required and by completing any necessary forms.
14. **We** and **you** do not intend any term of this contract to be enforceable by any third party in accordance with the Contracts (Rights of Third Parties) Act 1999.

## General Exclusions

We will not cover the following:

1. Any claim where **you** have started **your** trip prior to purchasing this insurance policy;
2. Any trip lasting more than 31 days on an annual multi-trip policy;
3. Any trip outside the **Area of Cover** shown in **your Policy documentation**
4. any claim where the terms shown under 'MEDICAL HEALTH REQUIREMENTS' have not been followed;
5. any claim arising from **you** failing to take medication as prescribed by **your medical practitioner**;
6. any claim for the cost of elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
7. any claim arising from sexually transmitted infections;
8. any trip that is a **cruise** or involves a **cruise**;
9. any claim arising from **your** suicide or attempted suicide or deliberately injuring yourself;
10. any claim arising from **you** being under the influence of alcohol or drugs (unless prescribed by a **medical practitioner**), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse;
11. jumping from vehicles, balconies or buildings or any other self-exposure to needless risk (unless **your** life is in danger or **you** are trying to save someone's life);
12. any claim arising or resulting from **you** being involved in any malicious, reckless, illegal or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling;
13. any claim where the terms shown under 'SPORTS AND ACTIVITIES' requirements have not been followed;
14. any claim arising from air travel within 24 hours of scuba diving;
15. any claim arising as a result of **you** driving a motor vehicle, riding a motorcycle or mechanically assisted bicycle, unless **you** have an appropriate licence, are insured under a motor insurance policy, are following the local safety laws and, in respect of motorcycling, the engine capacity is 125cc or lower. Quad biking is not covered at any time;
16. any claim arising as a result of **your manual work**; (this exclusion will not apply to the Cancellation section);
17. any claim arising from the bankruptcy/liquidation of any tour operator, travel agent or transportation company;
18. any other loss connected to the event **you** are claiming for, unless **we** specifically provide cover under this policy. This includes, but is not limited to, loss of earnings due to being unable to return to work following injury or illness occurring whilst on a trip, or for the cost of replacing locks if keys are lost whilst on a trip;
19. any costs recoverable from another source;
20. any costs incurred by, or on behalf of, any person who is not insured by this policy;
21. any claim for loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by, or arising from:
  - a. ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
  - b. the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
  - c. pressure waves from aircraft and other flying objects travelling faster than the speed of sound
22. any payment which **you** would normally have made during **your** travels;
23. any claim arising as a result of the failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under the Personal Accident, Emergency Medical Expenses and Repatriation, Hospital Benefit and United Kingdom Expenses sections);

24. any claim arising as a result of **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office ([www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)) or the World Health Organisation ([www.who.int](http://www.who.int)) has advised the public not to travel;
25. any claim which arises directly or indirectly from **you** not being allowed to board a flight, train, sea vessel, coach or bus for any reason;
26. any claim arising from **your** failure to obtain the required passport or visa;
27. any claim arising as a result of:
  - a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;
    - i. This exclusion will not apply to the Personal Accident, Emergency Medical Expenses and Repatriation or Hospital Benefit, provided that the **insured person** suffering **personal accident** injury or illness has not participated in or conspired in such activities.
  - b. any act of terrorism not involving the use or release of or threat thereof any nuclear weapon or any chemical or biological agents;
    - i. This exclusion will not apply to the Personal Accident, Emergency Medical Expenses and Repatriation or Hospital Benefit, provided that the **insured person** suffering **personal accident** injury or illness has not participated in or conspired in such activities.
    - ii. Provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of terrorism or series of acts of terrorism occurring within a 72 hour period is £2,500,000 in the aggregate.
  - c. any act of terrorism involving the use or release of, or threat thereof, any nuclear weapon or any chemical or biological agents;

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

- d. any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a), b) or c) above; **you** are responsible for proving why this exclusion, in whole or in part, should not be applied. If any portion of this exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect.



## Section 1. Cancellation

### YOU ARE COVERED

Up to the amount shown in the **Policy documentation** for **your** proportion of costs only if **your** travel, accommodation and pre-booked excursions up to £250 are cancelled before **your** departure from **your country of residence** (including ski hire, ski school and lift passes for winter sports trips where the appropriate premium has been paid), which have not been used and which **you** have paid, or are contracted to pay, providing the cancellation is necessary and unavoidable due to:

1. the death or disablement by bodily injury, illness or being subject to quarantine of:
  - a. **you**; or
  - b. an **immediate relative** of yours, or
  - c. a **travelling companion**; or
  - d. any person **you** are intending to travel to or stay with; or
  - e. a **close business associate** of yours; or
2. **you** or a **travelling companion** discovering that you/they are pregnant after the date of issue of this policy or the date the trip was booked (whichever was the later), if the booked return date is within 12 weeks (16 weeks for a multiple birth) of the expected date of delivery, or **complications of pregnancy**;
3. **you** or a **travelling companion** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a court of law;
4. **your** redundancy or the redundancy of a **travelling companion**, provided you/they have been employed for two continuous years with the same employer at the time of being made redundant, are under the normal retirement age for someone holding that position, **we** are informed in writing immediately notification of redundancy is received and that **you** were not aware of the impending redundancy at the time the policy was issued;
5. **You** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services and **you** have to stay in **your country of residence** because of an official emergency or **you** are posted overseas unexpectedly.

### YOU ARE NOT COVERED

1. For the **excess** shown in the **Policy documentation**.
2. For claims arising due to a **medical condition** where a **medical practitioner** did not confirm that cancellation of the trip was necessary prior to the trip being cancelled.
3. Any claim relating to a **Pre-existing medical condition** unless the condition has been declared and accepted by **us** in writing.
4. If **you** decide **you** no longer want to travel.
5. For anything caused directly or indirectly by any increased charges which are incurred due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel.
6. For any claims arising due to the prohibitive regulations by the government of any country other than as specified under Cancellation **You Are Covered**.
7. For claims of Air Passenger Duty (APD) (which can be reclaimed by **you** through **your** travel agent or airline).
8. For the cost of any visa required in connection with **your** trip.
9. For anything mentioned in the General Exclusions.

## Section 2. Curtailment

The **medical emergency service** must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation to **your country of residence** has to be considered.

### YOU ARE COVERED

Up to the amount shown in the **Policy documentation** for:

1. the unused portion of **your** travel and/or accommodation arrangements which were paid for before **your** departure from **your country of residence** (including ski hire, ski school and lift passes, which do not have to be paid for before **your** departure from **your country of residence**, in respect of winter sports trips where the appropriate premium has been paid), if **you** have to **curtail your** trip due to:
  - a. the death, severe injury or serious illness of:
    - i. **you**; or
    - ii. an **immediate relative** of yours, **resident** in **your** country of residency, or
    - iii. a **travelling companion**; or
    - iv. a **close business associate** of yours; or
  - b. **your home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business; or

These proportionate values will be calculated from the date of return to **your country of residence** and/or for the period **you** are hospitalised as an in-patient abroad.

2. **complications of pregnancy** of **you** or a **travelling companion**
3. reasonable additional travelling expenses incurred by **you** for returning to the **country of residence** (on the same basis as **your** original booking) earlier than planned (for a reason stated in YOU ARE COVERED 1 of this section).

**NOTE:** The **medical emergency service** only assists with **curtailment** due to medical reasons, not for the other reasons listed under this section.

### YOU ARE NOT COVERED

1. For the **excess** shown in the **Policy documentation**.
2. For claims that are not confirmed as medically necessary by the **medical emergency service** and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip.
3. Any claim relating to a **Pre-existing medical condition** unless the condition has been declared and accepted by **us** in writing.
4. For additional travelling expenses incurred which are not authorised by the **medical emergency service** where appropriate.
5. For claims where a theft or loss of passport has occurred.
6. For the cost of **your** original return trip if this has already been paid and **you** need to **curtail your** journey.
7. For the cost of any visas required in connection with **your** trip.
8. For loss of enjoyment.
9. For the amount equivalent to the cost of an economy class ticket, if **you** have not purchased a return ticket.
10. For anything mentioned in the General Exclusions.

## Section 3. Personal Accident

### YOU ARE COVERED

For the benefits shown in the **Policy documentation**, which will be paid to **you** or **your** legal personal representative, if **you** have a **personal accident** during **your** trip which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent:

- a. death; or
- b. physical loss of or permanent and total loss of use of one or more limbs at or above the wrist or ankle; or
- c. complete and irrecoverable loss of sight in one or both eyes; or
- d. permanent total disablement which prevents **you** from attending to any business or occupation in any capacity for a period of 12 months and which, in the opinion of **our** medical and/or **our** vocational advisors, will not improve.

**NOTE:** If **you** are aged under 18 or over 70 at the time of the accident the death benefit will be limited to funeral and other expenses up to £1,000 and the permanent total disablement benefit will not apply.

### YOU ARE NOT COVERED

For any claims for death, loss or disablement caused directly or indirectly by:

- a. a disease or any physical defect or illness;
- b. an injury which existed prior to the commencement of the trip;
- c. pregnancy.
- d. For any claims under this section not notified to **us** within 12 months of the date of the accident.
- e. For anything mentioned in the General Exclusions.

## Section 4. Emergency Medical Expenses

**This is not private medical insurance.**

**This section applies to trips outside your country of residence only.**

If during **your** trip **you** become ill, injured or have a complication of pregnancy and **you** require in-patient hospital treatment, repatriation or it is likely that the costs will exceed £500 then **you** must contact the **medical emergency service**.

### YOU ARE COVERED

Up to the amount shown in the **Policy documentation** for costs incurred outside **your country of residence**:

1. for emergency medical treatment and repatriation. Claims for emergency dental treatment (for the relief of pain only) shall be limited to the amount shown in the **Policy documentation**; and
2. for reasonable and necessary additional accommodation and travelling expenses (on the same basis as originally booked), including those of one relative or friend to stay with **you** and/or accompany **you home** on medical advice or if **you** are a child and require an escort **home**; and
3. in the event of **your** death:
  - a. for the return of **your** body or ashes to **your country of residence** (the cost of burial or cremation is not included); or
  - b. local funeral expenses abroad up to the amount shown in the **Policy documentation**; and

**NOTE:** All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced. If **you** become ill or are injured **we** have the right to bring **you home**, if the treating **medical practitioner** and the **medical emergency service** doctor agree that **you** can safely travel **home**. If the treating **medical practitioner** does not agree **you** can travel **home** safely he/she must produce medical

evidence. If **you** refuse to return **home**, **we** have the right to bring **you home**, if the treating **medical practitioner** and the **medical emergency service** doctor agree that **you** can safely travel **home**. If the treating **medical practitioner** does not agree **you** can travel **home** safely he/she must produce medical evidence. If **you** refuse to return **home**, **we** have the right to stop cover.

#### YOU ARE NOT COVERED

1. For the **excess** shown in the **Policy documentation**.
2. For any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement.
3. Any claim relating to a **Pre-existing medical condition** unless the condition has been declared and accepted by **us** in writing.
4. For any expenses incurred for illness, injury or treatment required as a result of:
  - a. surgery or medical treatment which in the opinion of the attending **medical practitioner** and the **medical emergency service** doctor can be reasonably delayed until **your** return to **your country of residence**; or
  - b. medication and/or treatment which at the time of departure is known to be required or to be continued outside **your country of residence**.
5. For preventative treatment which can be delayed until **you** return to **your country of residence**.
6. If **you** have not sought medical advice confirming **your** fitness and ability to travel and undertake the trip where **you** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **your** trip.
7. For any claim where at the departure date, **you** or **your travelling companion** are travelling against the advice of a **medical practitioner** or travelling for the purposes of obtaining, or in the knowledge that **you** will have, medical treatment, tests or investigations.
8. For claims that are not confirmed as medically necessary by the attending **medical practitioner** or the **medical emergency service** doctor.
9. For the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital.
10. For treatment or services provided by a private clinic or hospital, or any additional hospital costs arising from single or private room accommodation unless the **medical emergency service** have agreed that this is medically necessary.
11. For treatment or services provided by a health spa, convalescent **home** or any rehabilitation centre.
12. For expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
13. For taxi fares other than the initial taxi to the hospital or Doctor.
14. For the costs of phone calls other than the first call to notify the **medical emergency service** about the medical problem.
15. For costs that arise over 12 months after the date of the incident that **you** are claiming for.
16. For any costs for cosmetic surgery or body art (e.g. tattoos or piercings) and any subsequent medical treatment required as a result of such a procedure.
17. For expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside **your home**. Where possible and with the agreement of **your medical practitioner**, **you** should always travel with plenty of extra medication, in case of travel delays.
18. For any costs incurred after **you** have refused the offer of returning to **your home**, when, in the opinion of **our** medical advisors, **you** are fit to travel.
19. For expenses of more than £500 if **you** did not contact the **medical emergency service** for their assistance.
20. For anything mentioned in the General Exclusions.

## Section 5. Hospital Benefit

**This section applies to trips outside your country of residence only.**

This benefit payment contributes towards miscellaneous expenses incurred whilst **you** are hospitalised as an in-patient abroad (such as taxi fares and telephone calls). This is in addition to any medical expenses incurred under the Emergency Medical Expenses and Repatriation section.

### YOU ARE COVERED

Up to the amounts shown in the **Policy documentation** for each complete 24 hours spent as an in-patient if **you** are admitted to a registered hospital abroad.

### YOU ARE NOT COVERED

1. Unless the hospital admission is covered under the terms of the Emergency Medical Expenses and Repatriation section.
2. For anything mentioned in the General Exclusions.

## Section 6. United Kingdom Expenses

**This section covers trips taken by United Kingdom residents within the United Kingdom.**

### YOU ARE COVERED

Up to the amount shown in the **Policy documentation** for the following expenses reasonably incurred during **your** trip if **you** become ill or **you** are injured:

1. reasonable additional accommodation expenses incurred by **you** or one relative or friend remaining with you, including the increased cost of **your** return travel **home** and additional travelling expenses incurred by one relative or friend travelling to or with you; or
2. reasonable expenses incurred in the event of **your** death for conveyance of the body or ashes to **your home**. (The cost of burial or cremation is not included).

### YOU ARE NOT COVERED

1. Any claim relating to a **Pre-existing medical condition** unless the condition has been declared and accepted by **us** in writing.
2. **You** are not travelling within **your home** country without pre booked accommodation for less than 3 nights in any one trip.
3. For anything mentioned in the General Exclusions.

## Section 7. Personal Property

### YOU ARE COVERED

#### A: Personal baggage

Up to the amount shown in the **Policy documentation** for the value of, or repair to, any of **your** own **Personal baggage** (not hired, loaned or entrusted to you), which is lost, stolen, damaged or destroyed (after allowing for wear and tear and depreciation).

There are also additional sub-limits for:

1. all **valuables** in total; and
2. any one article, pair and/or set of articles; and
3. **Personal baggage** on the beach (limited to a maximum of £50); and
4. Un-receipted items (paid at the maximum of £50 subject to the overall limit for such items).

**NOTE:** In the event of a claim for a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

B: Delayed Baggage

Up to the amount shown in the **Policy documentation** towards the cost of buying replacement necessities if **your own Personal baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative.

**NOTE:** Any amount **we** pay **you** under B will be deducted from the final claim settlement under A if **your Personal baggage** proves to be permanently lost. Receipts will be necessary in the event of a claim.

#### YOU ARE NOT COVERED

1. For the **excess** shown in the **Policy documentation**.
2. For any claim for any **gadgets**.
3. If **you** do not exercise reasonable care for the safety and supervision of **your** property.
4. For **Personal baggage** left **Unattended** by you, unless located in locked accommodation. In respect of **valuables**, these must be in a safety deposit box, unless one was not available.
5. If, in the event of loss, burglary, or theft of, **your Personal baggage**, or **valuables**, **you** do not report this to the police within 48 hours and do not obtain a written report.
6. For more than £50 in total for items where receipts or sufficient proof of ownership cannot be provided.
7. For **Personal baggage** left in the custody of any person unless they are a family member, **travelling companion** or have an official responsibility for the safety and supervision of **your** property. In respect of **valuables**, these are only covered when left with a family member or **travelling companion**.
8. For any theft from an **Unattended** vehicle unless there is evidence of forcible and violent entry.
9. For **Personal baggage** stolen from an **Unattended** vehicle:
  - a. unless it was in the locked:
    - i. glove compartment; or
    - ii. roof box; or
    - iii. rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle; or
  - b. between the hours of 8pm and 8am (other than from motor homes).
10. For **valuables** left in an **Unattended** vehicle (other than motor homes, provided the **valuables** are stored out of view).
11. For **valuables** within checked-in luggage or in luggage compartments/racks not immediately adjacent to **you** on any form of **Public transport** (other than hand luggage that stays with **you** at all times).
12. If **your Personal baggage** is lost, damaged or delayed in transit and **you** do not:
  - a. notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
  - b. follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately.
13. For loss, destruction, damage or theft of:
  - a. contact lenses, hearing aids, dentures and prescribed medication; or
  - b. televisions, glass, china, pictures, musical instruments, antiques and precious stones; or
  - c. pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than non-motorised wheelchairs and pushchairs) and tents; or
  - d. tools of trade, samples, merchandise; or
  - e. perishable items such as food, alcohol, cigarettes or any other tobacco products.

14. For loss, destruction, damage or theft due to:
  - a. confiscation or detention by Customs or other officials or authorities; or
  - b. wear and tear, process of cleaning, denting or scratching, staining, moth or vermin or any damage caused by leaking powder or fluid carried within **your** baggage; or
  - c. transportation by any postal service.
15. For electrical or mechanical breakdown or manufacturing fault.
16. For breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle in which they are being carried.
17. For any property more specifically insured by, or recoverable from, any other source. Any reimbursement received will be deducted from the amount of **your** claim under this section.
18. For stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind.
19. For winter sports equipment (unless the appropriate premium has been paid and is shown on **your Policy documentation**, which covers **you** under a separate section of the policy).
20. For the loss of, or damage to, sports equipment whilst in use.
21. For any loss of jewellery (other than wedding rings) while swimming, or partaking in any sports or activities.
22. The cost of replacing any of the downloaded content stored on **your** device including but not limited to music, videos, games and apps.
23. For anything mentioned in the General Exclusions.

## Section 8. Personal Money

### YOU ARE COVERED

Up to the amount (including the cash limit), shown in the **Policy documentation** if **your** own **money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

### YOU ARE NOT COVERED

1. For the **excess** shown in the **Policy documentation**.
2. If **you** do not exercise reasonable care for the safety and supervision of **your money**.
3. For **money** left **Unattended** by you, unless left in a locked safety deposit box (or out of sight, in **your** locked accommodation if no safety deposit box was available).
4. If **you** do not report the loss or theft to the police within 48 hours and obtain a written report.
5. For any shortages due to error, omission, variation or exchange rate or depreciation in value.
6. For any missed travel or accommodation arrangements as a result of **your** passport being lost or stolen.
7. For anything mentioned in the General Exclusions.

## Section 9. Loss of Passport

### YOU ARE COVERED

Up to the amount shown in the **Policy documentation** for the following expenses, if **your** passport or visa is lost or stolen:

1. reasonable additional travel or accommodation expenses to obtain an emergency replacement or temporary passport; and
2. the cost of an emergency replacement or temporary passport, to enable **you** to continue **your** trip as planned.

### YOU ARE NOT COVERED

1. For the **excess** shown in the **Policy documentation**.
2. If **you** do not exercise reasonable care for the safety and supervision of **your** passport and visa.

3. For loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities.
4. For anything mentioned in the General Exclusions.

## Section 10. Travel Delay and Abandonment

**This section does not apply to trips within your country of residence.**

### YOU ARE COVERED

1. For the benefit shown in the **Policy documentation** (regardless of the number of incidents of delay), if **your** flight, sea crossing, coach or train departure is delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket).
2. Up to the amount shown in the **Policy documentation** if **you** abandon **your** trip as a result of **your** flight, sea crossing, coach or train departure from **your** final international departure point in **your country of residence** being delayed for more than 24 hours beyond the intended departure time (as specified on **your** travel ticket).

**Cover is provided for 1 and 2 if the delay is as a result of:**

- a. strike or industrial action; or
- b. adverse weather conditions if the underlying and continuing cause; or
- c. mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel; provided that when this policy was purchased or the trip was booked (whichever is the later), there was no reasonable expectation that the trip would be affected by such cause.

### YOU ARE NOT COVERED

1. For the **excess** shown in the **Policy documentation**.
2. If **you** do not check in for flights, sea crossing, coach or train departure before the intended departure time.
3. If **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay.
4. For any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of an appropriate transport authority in any country. For example, the Civil Aviation Authority or the Port Authority.
5. For any claim arising due to a volcanic ash cloud.
6. For costs recoverable if **you** abandon the trip.
7. For anything mentioned in the General Exclusions.

## Section 11. Missed Departure

**This section does not apply to trips within your country of residence.**

### YOU ARE COVERED

Up to the amount shown in the **Policy documentation** for necessary accommodation and travelling expenses (not including food, drink and telephone expenses) incurred in reaching **your** booked destination if:

1. the vehicle **you** are travelling in breaks down; or
2. the vehicle **you** are travelling in is involved in an accident; or
3. **you** are delayed as a result of a major incident on a motorway; or
4. the **Public transport** being used is delayed;

resulting in **you** arriving at **your** departure point too late to commence **your** booked journey from or to **your country of residence**.



## YOU ARE NOT COVERED

1. For the **excess** shown in the **Policy documentation**.
2. If sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent.
3. If **you** are not proceeding directly to the departure point.
4. Unless **you** supply a letter from the **Public transport** provider confirming that the service did not run on time.
5. Unless **you** supply written confirmation of the delay from the authority that attended the accident or breakdown affecting the car **you** were travelling in.
6. Unless **you** supply written confirmation from the police or motoring authorities (e.g. Highways Agency) to confirm a major incident on a motorway causing delays or closure on the motorway.
7. For any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued
8. For additional expenses where the **Public transport** operator has offered reasonable alternative travel arrangements.
9. For any claim arising due to a volcanic ash cloud (unless the appropriate additional premium has been paid).
10. For anything mentioned in the General Exclusions.

## Section 12. Personal Liability

### YOU ARE COVERED

Up to the amount shown in the **Policy documentation** for **your** legal expenses and legal liability for damages caused by an accident that happened during the trip, which leads to a claim made against **you** for:

1. accidental bodily injury to a person who is not a member of **your** family, household, employed by **you** or **your travelling companion**; or
2. loss of, or damage to, any property which does not belong to, is not in the charge or control of you, or any member of **your** family, household, employee or **travelling companion**; or
3. damage to **your** temporary holiday accommodation that does not belong to you, or any member of **your** family, household, employee or **travelling companion**.

**NOTE:** If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party cover, as **you** are not covered under this insurance.

### YOU ARE NOT COVERED

1. For the **excess** shown in the **Policy documentation**.
2. For fines imposed by a court of law or other relevant bodies.
3. For anything caused directly or indirectly by:
  - a. liability which **you** are responsible for, because of an agreement that was made; or
  - b. injury, loss or damage arising from:
    - i. ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, watercraft, animals (other than horses, domestic dogs or cats), or firearms; or
    - ii. the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings; or
    - iii. the carrying out of any **manual work**, trade or profession; or
    - iv. racing of any kind; or
    - v. any deliberate or criminal act; or
  - c. liability covered under any other insurance policy.

4. For anything mentioned in the General Exclusions.

## Section 13. Legal Expenses

### YOU ARE COVERED

If **you** die or **you** suffer physical bodily injury as a result of an accident which occurs during **your** trip during the period of insurance and the claim has, in the opinion of the legal representative, reasonable prospects of success, **we** will take legal action in an attempt to get compensation for the death or injury by arranging the following:

1. **We** will appoint a legal representative, being a lawyer or other suitably qualified person, on **your** behalf with the expertise necessary to pursue **your** claim and to represent **you** in the legal proceedings; and
2. **We** will provide up to the amount shown in the **Policy documentation** for each **insured person** (but not more than £30,000 in total for all **insured persons**) for any fees and other disbursements reasonably incurred by the legal representatives in connection with any claim or legal proceedings, including costs and expenses of expert witnesses and costs incurred by us; and
3. **We** will make payment of any costs, payable by you, following an award of costs by any court or tribunal and any costs payable following an out of court settlement, made in connection with any claim or legal proceedings; and
4. **We** will provide up to £1,000 for each **insured person**, for travel costs that have to be paid to go to a foreign court in connection with any legal action under 2. above.
5. If an award of compensation is made and payment is received by you, or by a representative instructed on **your** behalf, then all sums advanced or paid by **us** shall be repaid out of the compensation received.

### YOU ARE NOT COVERED

1. For legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **us** or **our** agents or someone **you** were travelling with.
2. For legal costs and expenses incurred prior to **our** written acceptance of the case.
3. For any claims notified to **us** more than 30 days after the date of the incident giving rise to such claim.
4. For any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. For any claim where **you** are insured for legal costs and expenses under any other insurance policy.
6. For any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement or a Damages Based Agreement).
7. For legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement or a Damages Based Agreement.
8. For any appeal costs.
9. For legal costs and expenses incurred if an action is brought in more than one country.
10. For any claim where in **our** opinion there is insufficient prospect of success in obtaining a reasonable outcome.
11. For any increased costs, court fines and penalties arising from any delay or default by **you** which, in **our** view, affect the conduct of **your** claim or hinder us.
12. For any legal costs resulting from criminal proceedings.
13. For any costs for claims between **insured persons** or family members.
14. For anything mentioned in the General Exclusions

## Conditions

1. **You** must obtain as much information as possible, including police reports, witness details and any photographs and contact **us** within 30 days of the incident.
2. **We** shall have absolute discretion in considering whether the claim has reasonable prospects of success.
3. **We** shall have complete control over the legal proceedings and the appointment and control of the legal representative.
4. **You** must take all reasonable steps to minimise the amount **we** have to pay under this policy and follow the legal representative's advice and provide any information and assistance required. Failure to do so will entitle **us** to withdraw cover.
5. **We** must have access to any and all of the legal representative's file of papers.
6. **We** may at **our** own expense, take proceedings in **your** name to recover compensation from any third party in respect of any indemnity paid under this policy. **You** must give such assistance as **we** shall reasonably require and any amount recovered shall belong to us.

## Section 14. Hijack

### YOU ARE COVERED

Up to the amount shown in the **Policy documentation** for the unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger.

### YOU ARE NOT COVERED

1. For any claim where **you** are unable to provide **us** with proof of the incidence, i.e. Police or authorities report.
2. For any claim where **you** are attacked or confined as a result of **your** illegal or reckless behaviour.
3. For anything mentioned in the General Exclusions.

## Section 15. Natural Disaster

### YOU ARE COVERED

For reasonable additional costs of travel and accommodation within a 20 mile radius, to the same standard as those on **your** booking, to enable **you** to continue **your** trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.

### YOU ARE NOT COVERED

1. For trips within the United Kingdom.
2. If **your** trip is not formed as part of a tour operator's package holiday.
3. If **you** are unable to provide written evidence from official sources to confirm the need to find alternative accommodation.
4. For anything mentioned in the General Exclusions

## Section 16. Withdrawal of Hotel Services

### YOU ARE COVERED

For the benefit shown in the **Policy documentation** if **your** pre-booked hotel completely withdraws the following services for more than 24 hours due to strike or industrial action, after **your** arrival:

1. Water or electrical facilities
2. Swimming pool facilities
3. Kitchen services to the extent no food is available
4. Chambermaid services

#### YOU ARE NOT COVERED

1. If **you** cannot provide a written report from hotel management confirming the cause of the disruption including the time it started and the time it finished.
2. For services that are restored within 24 hours
3. For Services which were not available prior to the strike or industrial action
4. For services which stopped BEFORE **your** arrival
5. For anything mentioned in the General Exclusions.

## Section 17. Pet Care

#### YOU ARE COVERED

Up to the amount shown in the **Policy documentation** for each complete 24 hours that **you** are delayed following the delayed arrival into the UK, of **your** pre-booked flight, train, coach or sea trip on the return journey which results in **you** incurring additional kennel/cattery fees.

#### YOU ARE NOT COVERED

1. If **your** pets stay does not exceed the pre-booked period of its board.
2. If **you** are unable to provide written confirmation from the transport provider showing the original; booked arrival time, the actual arrival time and the reason for the delay.
3. For any delay less than 24 hours in total.
4. If **you** fail to reach **your** international departure point on **your** return journey **home** in time to check-in for the pre-booked transport.
5. For anything mentioned in the General Exclusions.

## Section 18. Winter Sports Cover

**This section of cover is only applicable if the appropriate Winter Sports Cover premium has been paid.**

A: Winter Sports Equipment

#### YOU ARE COVERED

Up to the amount shown in the **Policy documentation** for the value or repair of **your** own winter sports equipment (after allowing for wear and tear and depreciation) or hired winter sports equipment, if they are lost, stolen or damaged during **your** trip.

**NOTE:** Claims for owned winter sports equipment will only be calculated as follows:

Up to 12 months old: **85% of purchase price**

Up to 24 months old: **65% of purchase price**

Up to 36 months old: **45% of purchase price**

Up to 48 months old: **30% of purchase price**

Up to 60 months old: **20% of purchase price**

Over 60 months old: **0%**

#### YOU ARE NOT COVERED

1. For the **excess** shown in the **Policy documentation**.
2. For more than £50 in total for items where receipts or sufficient proof of ownership cannot be provided.
3. If **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired winter sports equipment.
4. If, in the event of loss, burglary, or theft of **your** own or **your** hired winter sports equipment, **you** do not report this to the police within 48 hours, and do not obtain a written police report.

5. If **your** own or **your** hired winter sports equipment is lost, damaged or delayed in transit, if **you** do not:
  - a. notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline); or
  - b. follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.
6. For loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities.
7. For any theft from an **Unattended** vehicle unless there is evidence of forcible and violent entry.
8. For **your** own or **your** hired winter sports equipment:
  - a. stolen from an **Unattended** vehicle:
    - i. unless it was in a locked roof box or in the locked rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or
    - ii. between the hours of 8pm and 8am (other than motor homes); or
  - b. stored on a roof rack (unless the vehicle is parked within sight of you).
9. For anything mentioned in the General Exclusions.