

Travel Plus

'Added value' travel insurance



Single Trip & Annual Multi-trip Travel Insurance

For policies issued and for cover commencing on or after 1st July 2017

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What to do in the Event of a Medical Emergency

We're here to help

Need medical help abroad? Call Us first on +44 (0) 1242 218 997

For emergencies: if You are taken by ambulance to hospital following an emergency call, You or a Travelling Companion should call Us as soon as possible once You have been admitted to hospital.

For non-emergencies: if You need a GP, or need to go to A&E or a clinic, call Us first, before You try to locate help, so We can guide You to the safest and most appropriate source of treatment.

If You are unfortunate enough to need medical help whilst abroad please call Us first on the Assistance Helpline.

+44 (0) 1242 218 997

Our highly experienced multi-lingual team are available to talk 24 hours a day, to advise You or Your Travelling Companion of what steps to take. Their aim will always be to establish the best treatment available to You in the country You are visiting.

Our first steps will always be to...

- Confirm that You're in a place of safety;
- Establish the best local treatment available to You; and
- Consider Your health and best interests;
- Make sure that the necessary medical fees are guaranteed.

Important note: it may affect Your claim if You, Your Travelling Companion or a doctor/nurse does not contact Us on the number above. We do not cover any costs over **£500** where prior agreement regarding treatment has not been obtained from the Assistance Helpline.

Our highly experienced multi-lingual team of in-house doctors, nurses and experienced case managers will advise You, Your Travelling Companion, and/or Your treating doctor, of what steps to take.

We understand how important it is to have someone who...

- You can contact at any time of the day or night;
- You can trust has the medical expertise to guide You to the right course of treatment;
- Has an in-depth understanding of how and when to transfer sick and injured patients back Home;
- Will speak to You in a language You can understand.

Our team is focused on trying to take some of the worry out of what can be an incredibly stressful situation so we'll keep Your key contacts updated on Your progress for You and if need be, we'll fly a doctor or nurse out, with specialist repatriation equipment, to accompany You Home.

We actively monitor the capabilities of medical facilities throughout the world and use this knowledge to determine whether You need to be transferred to a different facility. Once We are satisfied that You are getting the appropriate treatment, We will agree a treatment plan with Your treating doctor and You. If You cannot be discharged in time to continue Your Trip as planned, We will make arrangements to bring You Home at the appropriate time.

Important Telephone Numbers

24hr Medical Emergency Assistance	+ 44 (0) 1242 218 997
Consular Assist - Emergency Helpline & Claims	033 33 70 70 70
Claims Service (Sections 1 to 12, 14, 15, 17 & 18) Monday to Friday 9am-5pm, closed Bank Holidays	023 9241 9866
Claims Service (Section 13 - Legal Expenses)	0800 923 4217
Customer Services - for Brokers Monday to Friday 9am-5pm, closed Bank Holidays	023 9241 9050
- for Direct Customers Monday to Friday 8am-6pm, closed Bank Holidays	023 9241 9070

Calls to 03 numbers cost no more than calls to geographic numbers (01 or 02) from both landlines and mobiles.
Calls may be recorded and monitored

Please read this policy and carry it with You during Your Trip

Insurance Policy 2017/18

Significant Features & Benefits

The following is only a summary of the main cover limits for each cover option. These options are: **Premier - Single Trip (ST)**, **Premier - Annual Multi-trip (AMT)**, or **Premier Plus - Annual Multi-trip (AMT)**. Your chosen cover option will be specified in Your Policy Schedule. You should read the Policy Wording for the full terms and conditions.

SECTION & COVER	PREMIER ST & AMT		PREMIER PLUS AMT only	
	Limit per person (up to)	Excess* per person	Limit per person (up to)	Excess* per person
1. Cancellation or Curtailment/Loss of Holiday	£5,000	£75 (£15 loss of deposit)	£10,000	£50 (£15 loss of deposit)
2. End supplier failure	£2,500	Nil	£5,000	Nil
3. Emergency medical & other expenses	£10,000,000	£75	£10,000,000	£50
4. Hospital inconvenience benefit	£500 (£25 per day)	Nil	£2,000 (£100 per day)	Nil
5. Personal accident - Death - Loss of limb(s)/sight - Permanent total disablement	£10,000 £5,000 (aged under 16 or over 69 years) £15,000 £15,000 (Nil aged over 69 years)	Nil	£30,000 £5,000 (aged under 16 or over 69 years) £30,000 £30,000 (Nil aged over 69 years)	Nil
6. Baggage & passport - Baggage - single article, pair or set limit - valuables limit - sports equipment limit - Loss of passport - Baggage delay (over 8 hours)	£2,000 £400 £600 £300 £300 £150	£75	£3,000 £500 £750 £750 £500 £500	£50
7. Personal money & documents - cash limit	£750 £350	£75	£1,500 £750	£50
8. Personal liability	£2,000,000	£250 (property damage only)	£2,000,000	£250 (property damage only)
9. Journey disruption including airspace closure	£5,000	Nil	£5,000	Nil
10. Delayed departure (after 10 hours) or Trip cancellation (after 10 hours delay)	£100 (£25 for each 10 hours delay) £5,000	Nil £75	£500 (£100 for each 10 hours delay) £10,000	Nil £50
11. Missed departure / Missed connection	£750	Nil	£1,500	Nil
12. Travel risks - Hijack/Kidnap - Mugging - Catastrophe	£2,500 (£100 per day) £250 £750	Nil	£10,000 (£500 per day) £1,000 £1,500	Nil
13. Legal expenses	£25,000 (£50,000 policy maximum)	Nil	£50,000 (£100,000 policy maximum)	Nil
Winter Sports cover under Single Trip is only in force if shown on Your Policy Schedule and the appropriate additional premium has been paid. Annual Multi-trip automatically includes 21 days Winter Sports cover (Premier) or 45 days (Premier Plus) during the policy period.				
14. Winter sports - Ski equipment loss/damage - ski equipment (hired) limit - Loss of ski pack - Delayed ski equipment (after 8 hours) - Piste closure (not UK) - Avalanche / weather delay	£500 £150 £250 £100 £250 (£25 per day) £200	£75 Nil Nil Nil Nil	£1,000 £300 £500 £200 £500 (£50 per day) £400	£50 Nil Nil Nil Nil
15. Travel consumer dispute	£25,000	£35	£25,000	£35
16. Consular assist cover	Insured Incident	Nil	Insured Incident	Nil
Cruise Extension cover under Single Trip is only in force if shown on Your Policy Schedule and the appropriate additional premium has been paid. Annual Multi-trip automatically includes cover.				
17. Cruise - Missed embarkation cover - Formal cruise attire - Formal cruise attire delay (over 8 hours) - Cruise itinerary changes - Additional medical & other expenses - ship to shore repat - Cabin confinement - Loss of shore excursions	£750 £1,500 £250 £500 (£50 per missed port) £100,000 £500 (£50 per day) £250	Nil £75 Nil Nil £75 Nil	£1,500 £2,500 £500 £1,000 (£100 per missed port) £100,000 £1,000 (£100 per day) £500	Nil £50 Nil Nil £50 Nil Nil
Business Travel Extension cover is only in force if shown on Your Policy Schedule and the appropriate additional premium has been paid.				
18. Business - Business equipment - single article, pair or set limit - business samples - Business equipment delay (over 8 hours) - Emergency courier expenses - Business money - Replacement business colleague - Personal accident - Death - Loss of limb(s)/sight - Permanent total disablement	£2,000 £1,000 £1,000 £250 £250 £1,000 £1,000 £20,000 £10,000 (aged under 16 or over 69 years) £30,000 £30,000 (Nil aged over 69 years)	£75 Nil Nil £75 £75 Nil	£2,000 £1,000 £1,000 £250 £250 £1,000 £1,000 £60,000 £10,000 (aged under 16 or over 69 years) £60,000 £60,000 (Nil aged over 69 years)	£50 Nil Nil £50 £50 Nil

* The Event Excess is deducted from each claim event. If You have paid the additional premium for the excess waiver, the Event Excess would be reduced to Nil in the event of a claim.
Note: any excess imposed by Us following Your call to Our Medical Screening Service will apply.

Reciprocal Health Arrangements

European Health Insurance Card (EHIC)

- The EHIC entitles You to reduced-cost, sometimes free, medical treatment that becomes necessary while You are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things You would expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of Your care.
- You may apply for an EHIC online at: www.ehic.org.uk or by calling: **0300 330 1350**
- If You do not have an EHIC card available at the time of the incident, We will ask You to provide Us on request with the relevant details and fill in any forms (including Department for Work and Pensions forms) to enable Us to recover any payment made under this policy.

Medicare - Australia or New Zealand

If You are travelling to Australia or New Zealand You can enroll in Medicare which will entitle You to subsidised hospital treatments and medicines. You can do this by contacting a local Medicare office in Australia or New Zealand. All claims for refunds under the Medicare scheme must be made before You leave Australia or New Zealand.

For more information on Medicare:

visit: www.medicareaustralia.gov.au or www.health.govt.nz

email: medicare@medicareaustralia.gov.au or info@health.govt.nz

In the event of liability being accepted for a medical expense which has been reduced by the use of either a EHIC, Medicare in Australia or private health insurance, We will not apply the deduction of an Event Excess under section 3 - Emergency medical and other expenses.

Important Conditions Relating to Your Health

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

If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

Please note: If You are answering the medical questions on behalf of someone else, You must make sure that You have all of the required information to answer the medical questions fully and accurately. If You are not sure of any of the information You are giving Us or do not know the answer, You must check with the treating G.P.

You will NOT be covered under section 1 - Cancellation or Curtailment/Loss of Holiday, section 3 - Emergency medical and other expenses, section 4 - Hospital inconvenience benefit, section 17 - Additional medical & other expenses and section 17 - Cabin confinement for any Trip where at the time of taking out this insurance or booking Your Trip, You:

- are waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- had received a terminal prognosis; or
- travel against the advice of a Medical Practitioner or where You would have been if You had sought their advice before beginning Your Trip; or
- know You will need treatment or consultation at any medical facility during Your Trip; or
- are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment; or
- are aware of a Medical Condition but for which You have not had a diagnosis; or
- travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

At the time of taking out this insurance You will need to contact Our Medical Screening Service in the following circumstances:

If You are travelling outside Your Home Area You should call Our Medical Screening Service (see opposite) if You:

- need to declare a Medical Condition (other than where You have only one of the conditions listed in Question 1, opposite);
- are unsure whether a Medical Condition needs to be declared or not;
- answer YES to any of the Medical Screening Questions shown opposite.

Additionally, if You have an Annual Multi-trip policy:

You must call the Medical Screening Service (see opposite) if You are travelling outside Your Home Area and, at any time:

- You develop a new Medical Condition after Your policy was issued;
- Your Medical Condition changes after Your policy was issued.

If there is a Change in Health of anyone insured under this policy after You have purchased this insurance or booked a Trip but before You travel, pay the balance or any further installments or book a further Trip, You must contact Our Medical Screening Service on 02392 419 068 as soon as possible.

We will tell You if Your Change in Health will affect Your insurance and if cover can continue for further Trips You wish to book.

If You are not sure whether something is relevant You must tell Us anyway.

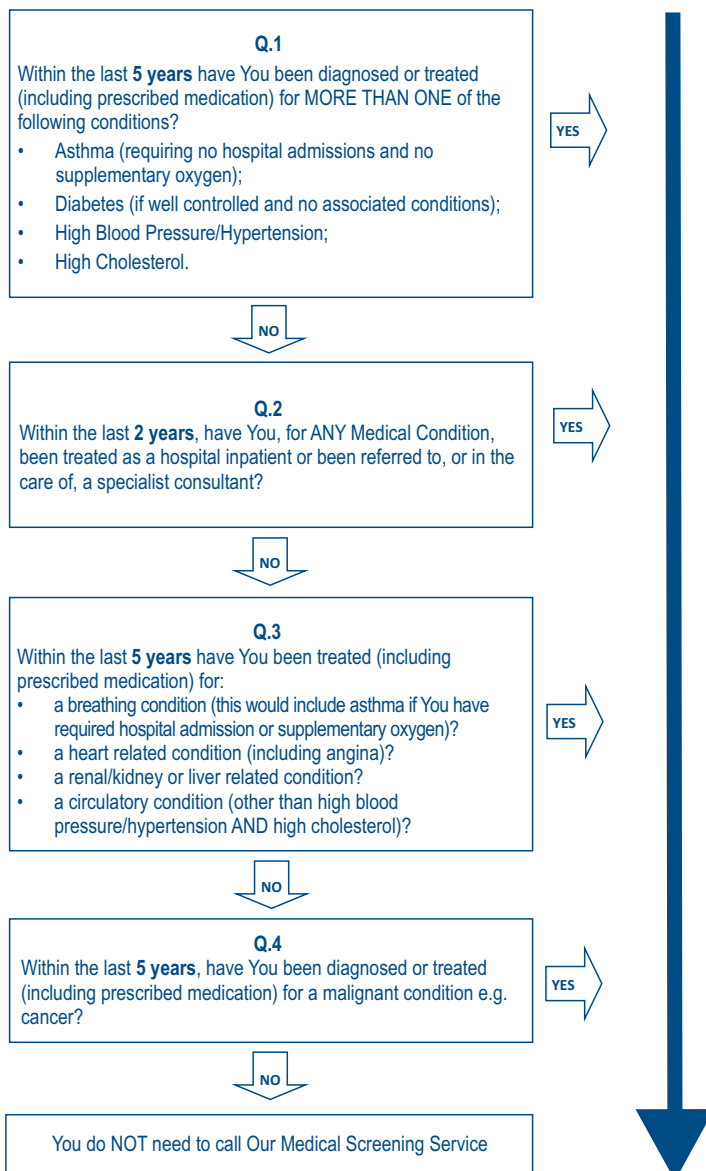
You should also refer to the Medical Screening Questions (below) and the General Exclusions (pages 18-19).

Medical Screening

- If You need to telephone Our Medical Screening Service, You will be asked simple questions about Your Medical Condition(s), medication, trips to Your Medical Practitioner, and other related matters.
- If, as a result of Your call, We wish to impose special terms, such as an additional premium, this will be advised to You immediately and confirmed in writing.
Should You decide not to pay the additional premium, Travel Plus is not suitable for You and cover will be withdrawn. Any failure to pay the additional premium may result in Your policy being cancelled, claim payments refused and Your claim rejected.
- Any Medical Conditions not declared to Us will not be covered.
- You will also be advised of a medical screening reference, which You should keep a record of.

Medical Screening Questions

Important - not applicable if You reside in either the United Kingdom or the Isle of Man and Your Trip is to or within the United Kingdom or the Isle of Man



Telephone Our Medical Screening Service on
02392 419 068
between the hours of 8am – 6pm
Monday to Fridays, closed Bank Holidays,
to confirm acceptability of cover.
We may wish to impose special terms,
such as an additional premium.

Important Notice

Underwritten by:

For sections 1 to 14, 17 & 18 - Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of Our regulation by the Financial Conduct Authority are available from Us on request.

These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

For sections 15 & 16 only - this insurance is administered by Legal Insurance Management Limited and underwritten by UK General Insurance Limited on behalf of: Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Legal Insurance Management Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Arranged by:

Travel Plus is arranged by travel insurance specialist, P J Hayman & Company Limited who are authorised and regulated by the Financial Conduct Authority. Financial Services (FS) Register Number: 497103.

Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England - No. 2534965.

The Law Applicable to this Policy

You are free to choose the law applicable to this policy. Your policy will be governed by the law of England and Wales unless You and We have agreed otherwise.

Cover

We will, subject to the terms of the policy and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the period of insurance. This policy gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the Policy Schedule that states the persons covered and the basis of cover. Together these documents form a Contract of Insurance.

Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for Annual Multi-trip policies the renewal date (the cancellation period) by contacting Us during the cancellation period on **02392 419 050** if You purchased Your cover through a Broker or **02392 419 070** if You purchased direct from P J Hayman & Company Limited. Any premium already paid will be refunded to You providing You have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation Outside the Statutory Period

You may cancel this policy at any time after the cancellation period by contacting Us on **02392 419 050** if You purchased Your cover through a Broker or **02392 419 070** if You purchased direct from P J Hayman & Company Limited. If You cancel If You cancel the policy, You may be entitled to a pro rata refund of premium unless Your policy has a duration of less than one month.

We reserve the right to cancel the policy by providing 21 days notice by registered post to Your last known address. Any premium refund will be calculated in accordance on a pro rata basis.

Change in Health of an Insured Person

- If Your health changes after You have purchased Your policy but before You commence Your Trip (or in the case of Annual Multi-trip cover before booking Your next Trip) or pay the balance or any further instalments for Your Trip, You must tell Us about these changes, if:
 - You have seen a Medical Practitioner because You develop a new Medical Condition, Your prescribed medication changes or an existing Medical Condition deteriorates;
 - You have seen or been referred to a consultant or specialist;
 - You are waiting to receive treatment (including surgery, tests or investigations) or the results of tests and investigations, or have been admitted to hospital.

We will then tell You if We can cover Your Medical Conditions free of charge or for an additional premium.

- If We cannot cover Your Medical Conditions, or You do not want to pay the additional premium quoted, We will give You the choice of either:
 - Making a cancellation claim for any pre-booked Trips; or
 - Cancelling Your policy and receiving a proportionate/partial refund (provided that You have not made a claim or are about to).

Individuals with whom You are travelling or have arranged to travel, a person with whom You have arranged to reside with temporarily, a Close Relative or Close Business Associate, who are not insured under the policy

If, at the time Your policy starts or booking a Trip, whichever was the later, any person on whom the Trip depends including the person with whom You are travelling or have arranged to travel, a person with whom You have arranged to reside with temporarily, a Close Relative, friend or Close Business Associate had a Medical Condition for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;

We will not pay for any claim You (or any Insured Person) make under section 1 - Cancellation or Curtailment/Loss of Holiday, that has anything to do with the Medical Condition of that person.

Important Information

Thank You for taking out Travel Plus with Us.

This document is Your travel insurance policy. It contains details of cover, conditions and exclusions relating to each Insured Person and is the basis on which all claims will be settled. It is validated by the issue of the Policy Schedule which must be attached to the policy.

It is very important that You read the whole of this policy before You travel and make sure You understand exactly what is and is not covered and what to do if You need to claim.

If You have any queries, please contact Us on Us on **02392 419 050** if You purchased Your cover through a Broker or **02392 419 070** if You purchased direct from P J Hayman & Company Limited.

How Your Policy Works

Your policy and Policy Schedule is a contract between You and Us. We will pay for any claim You make which is covered by this policy and happens during the period of insurance.

Unless specifically mentioned the benefits and exclusions within each section, apply to each Insured Person. Your policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of Words'. These words start with a capital letter throughout the policy wording.

Who controls my personal information?

This notice tells you how P J Hayman & Company Ltd and Zurich Insurance plc, as Joint data controller, will deal with your personal information. Where Zurich introduces you to a company outside the group, that company will tell you how your personal information will be used.

You can ask for further information about our use of your personal information or complain about its use in the first instance, by contacting our Data Protection Officer at: P J Hayman & Company Ltd, The Old Theatre, Stansted House, Rowlands Castle, Hampshire PO9 6DX or by emailing the Data Protection Officer at CustomerServices@pjhayman.com

If you have any concerns regarding our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner's Office. Their address is: First Contact Team, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow SK9 5AF.

What personal information will you collect about me?

We will collect and process the personal information that you give us by phone, e-mail, filling in forms, including on our website, and when you report a problem with our website. We also collect personal information from your appointed agent such as your trustee, broker, intermediary or financial adviser in order to provide you with the services you have requested and from other sources, such as credit reference agencies and other insurance companies, for verification purposes. We will also collect information you have volunteered to be in the public domain and other industry-wide sources.

We will only collect personal information that we require to fulfil our contractual or legal requirements unless you consent to provide additional information. The type of personal information we will collect includes; basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

If you give us personal information on other individuals, this will be used to provide you with a quotation and/or contract of insurance and/or provision of financial services. You agree you have their permission to do so. Except where you are managing the contract on another's behalf, please ensure that the individual knows how their personal information will be used by us. More information about this can be found in the 'How do you use my personal information' section.

How do you use my personal information?

We and our selected third parties will only collect and use your personal information (i) where the processing is necessary in connection with providing you with a quotation and/or contract of insurance and/or provision of financial services that you have requested; (ii) to meet our legal or regulatory obligations; or (iii) for our "legitimate interests". It is in our legitimate interests to collect your personal information as it provides us with the information that we need to provide our services to you more effectively including providing you with information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest. Examples of the purposes for which we will collect and use your personal information are:

1. to provide you with a quotation and/or contract of insurance;
2. to identify you when you contact us;
3. to deal with administration and assess claims;
4. to make and receive payments;
5. to obtain feedback on the service we provide to you;
6. to administer our site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes;
7. for fraud prevention and detection purposes.

We will contact you to obtain consent prior to processing your personal information for any other purpose, including for the purposes of targeted marketing unless we already have consent to do so.

Who do you share my personal information with?

Where necessary, we will share the personal information you gave us for the purposes of providing you with the goods and services you requested with the types of organisations described below:

- associated companies including reinsurers, suppliers and service providers;
- introducers and professional advisers;
- regulatory and legal bodies;
- survey and research organisations;
- credit reference agencies;
- healthcare professionals, social and welfare organisations; and
- other insurance companies

Or, in order to meet our legal or regulatory requirements, with the types of organisations described below:

- regulatory and legal bodies;
- central government or local councils;
- law enforcement bodies, including investigators;
- credit reference agencies; and
- other insurance companies

How do you use my personal information for websites and email communications?

When you visit one of our websites we may collect information from you such as your email address or IP address. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit.

We use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer. A pixel tag is an invisible tag placed on certain pages of our website but not on your computer. Pixel tags usually work together with cookies to assist us to provide you with a more tailored service. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found on our websites.

How do you transfer my personal information to other countries?

Where we transfer your personal information to countries that are outside of the UK and the European Union (EU) we will ensure that it is protected and that the transfer is lawful. We will do this by ensuring that the personal information is given adequate safeguards by using 'standard contractual clauses' which have been adopted or approved by the UK and the EU, or other solutions that are in line with the requirements of European data protection laws.

A copy of our security measures for personal information transfers can be obtained from our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon SN1 1HN, or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

How long do you retain my personal information for?

We will retain and process your personal information for as long as necessary to meet the purposes for which it was originally collected. These periods of time are subject to legal, tax and regulatory requirements or to enable us to manage our business.

What are my data protection rights?

You have a number of rights under the data protection laws, namely:

- to access your data (by way of a subject access request);
- to have your data rectified if it is inaccurate or incomplete;
- in certain circumstances, to have your data deleted or removed;
- in certain circumstances, to restrict the processing of your data;
- a right of data portability, namely to obtain and reuse your data for your own purposes across different services;
- to object to direct marketing;
- not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on you;
- to claim compensation for damages caused by a breach of the data protection legislation.
- if we are processing your personal information with your consent, you have the right to withdraw your consent at any time.

We will, for the purposes of providing you with a contract of insurance, processing claims, reinsurance and targeted marketing, process your personal information by means of automated decision making and profiling where we have a legitimate interest or you have consented to this.

What happens if I fail to provide my personal information to you?

If you do not provide us with your personal information, we will not be able to provide you with a contract or assess future claims for the service you have requested.

How do you use my claims history?

When you tell us about an incident or claim we may pass information relating to it to the relevant database. We and other insurers may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- a) check your personal data against counter fraud systems;
- b) use your information to search against various publicly available and third party resources; use industry fraud tools including undertaking credit searches and to review your claims history;
- c) share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

Eligibility

This policy is only available to You if:

- You are permanently resident in the United Kingdom, the Channel Islands or the Isle of Man;
- You are registered with a Medical Practitioner in Your Home Area;
- You are in the United Kingdom, the Channel Islands or the Isle of Man at the time of purchasing this policy;
- Your Trip starts and ends in the United Kingdom, the Channel Islands or the Isle of Man (Single Trip or Annual Multi-trip cover only);
- Your Trip starts in the United Kingdom, the Channel Islands or the Isle of Man (one-way trip cover only).
- You are a British member of Her Majesty's Armed Forces stationed overseas.

Extension of Cover

In the event of Your death, injury or illness or that of anyone travelling with You or because of delay or interruption of Public Transport services You are unable to complete the Trip before the expiry of this policy, the cover will be automatically extended without additional premium for the additional days necessary for You to complete the Trip.

Period of insurance

Single Trip - cancellation cover is effective from the date shown on the Policy Schedule and terminates on commencement of the planned Trip. End supplier failure cover begins on the start date shown on the Policy Schedule and finishes at the end of Your Trip.

Annual Multi-trip - cancellation cover is effective immediately a Trip is booked or from the policy start date shown on the Policy Schedule (whichever is the latest), and terminates on the commencement of each Trip, or on the expiry of the policy (whichever is the earlier). End supplier failure cover begins on the start date shown on the Policy Schedule or the date You booked Your Trip (whichever is the later) and finishes at the end of Your Trip.

All - all other covers commence when You leave Your place of residence or business (whichever is the later), to commence the Trip until the time of return to Your place of residence or business (whichever is earlier) on completion of the Trip. Cover will not commence more than 24 hours prior to booked departure time or cease more than 24 hours after booked return Home.

One-way trip - cancellation cover is effective from the date shown on the Policy Schedule and terminates on commencement of the planned trip. All other covers begin on the start date shown on the Policy Schedule. All cover finishes 48 hours after the time You first leave the immigration control of Your final destination country (maximum trip duration must not exceed 31 days).

Event Excess

Under some sections of the policy an Event Excess will apply. This means that You will be responsible for paying the first part of the claim for each single event or occurrence. The amount You have to pay is the excess. If You have paid the additional premium for excess waiver, the excess would be reduced to Nil in the event of a claim.

Expiry of Your policy

If You have Annual Multi-trip cover, We will contact You prior to the expiry of the period of insurance as shown on Your Policy Schedule. We will give You at least 21 days written notice before the renewal date.

Single Trip Notes

The maximum Trip duration is 94 days, reduced to 31 days if You are aged 75 years and over at the start date of Your policy.

You must be aged 89 years or under at the start date of Your policy.

In the event of early return (including Curtailment), all cover will cease on Your arrival Home.

One-Way Trip Notes

Cover is effective for a single outward Trip (max 31 days) terminating upon its completion, but not in any case exceeding 48 hours after the time You first leave the immigration control of Your final destination country.

Annual Multi-trip Notes

You may take any number of Trips during the period of insurance (shown on the Policy Schedule) however certain limitations and restrictions apply as set out below.

- Age applies at the start date of Your policy.
- Any Trip solely within Your Home Area is only covered where You have pre-booked at least one night's Accommodation.
- Each Trip under Annual Multi-trip is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.
- There is no cover offered by Your policy whatsoever for a Trip which is longer than the maximum period, not even for the first part of the Trip.

Premier policy:

Maximum duration any one Trip 35 days.

Winter Sports included in a year up to 21 days.

You must be aged 79 years or under.

Premier Plus policy:

Maximum duration any one Trip 60 days, reduced to 35 days if You are aged 70 years and over at the start date of Your policy.

Winter Sports included in a year maximum total of 45 days.

You must be aged 79 years or under.

Geographical Areas

You will not be covered if You travel outside the area You have chosen, as shown on Your Policy Schedule.

Europe 1 - (other than Europe 2 countries as listed below) including: Austria, Azores, Belgium, Bulgaria, Channel Islands, Corsica, Croatia, Czech Republic, Denmark (and the Faroe Islands), Finland, France, Germany, Gibraltar, Hungary, Iceland, Isle of Man, Italy, Liechtenstein, Luxembourg, Madeira, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sicily, Slovak Republic, Slovenia, Sweden, United Kingdom.

Europe 2 - including Europe 1 shown above and Andorra, Balearics, Canary Islands, Cyprus, Greece, Morocco, Spain, Switzerland, Tunisia, Turkey.

Australia & New Zealand (including up to 48 hours stopover in a country within a Worldwide area).

Worldwide - including Egypt & Israel but excluding Canada, Caribbean, USA, Afghanistan, Liberia and Sudan.

Worldwide - including Canada, Caribbean, USA but excluding Afghanistan, Liberia and Sudan.

Where Annual Multi-trip cover is purchased Europe 1 & Europe 2 will be shown as Europe. Australia & New Zealand will be included within Worldwide areas including Egypt & Israel but excluding Canada, Caribbean, USA, Afghanistan, Liberia and Sudan.

Note: cover under section 15 - Travel Consumer Dispute will only apply where Legal Proceedings can be brought in a court of United Kingdom jurisdiction.

Definition of Words

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions will start with a capital letter.

You/Your/Insured Person

All person(s) within the age limit, the names of whom are provided at the time of premium payment, being resident in the UK, Channel Islands or Isle of Man and registered with a Medical Practitioner.

We/Us/Our

Sections 1 to 14, 17 & 18 - Zurich Insurance plc.

Sections 15 & 16 only - UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

Acceptable Activities

Any sport or leisure activity listed at the back of this policy when participating on an amateur basis and Your usual treating G.P. is happy for You to do so.

Accommodation

Hotel, motel, holiday park, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Authorised Professional

An appropriately qualified person appointed and approved by Us under the terms and conditions of this policy to represent Your or an Insured Person's interests.

Baggage

Luggage, clothing, personal effects (excluding Ski Equipment and Formal Cruise Attire), Valuables and other articles which belong to You (or for which You are legally responsible) worn, used or carried by You during any Trip.

Bodily Injury

A bodily injury which is the direct result of an accidental, external, violent and visible cause, including accidental injury as a direct result of being exposed to the elements. This does not include an injury caused by sickness, disease or any naturally occurring condition or process.

Catastrophe

Avalanche, explosion, fire, flood, hurricane, lightning, local government directive, medical epidemic, storm or tempest.

Change in Health

Any changes to Your health which You are aware of and for which You may need to seek professional medical advice, any new Medical Conditions or symptoms which may or may not yet have been diagnosed, changes to any Medical Condition already declared or a change to Your treatment or prescribed medication (which can include a change in dosage which may be an increase or decrease in the amount of medication that You take) or You are waiting for tests or test results, or have been placed on a medical waiting list.

Channel Islands

Jersey, Guernsey, Alderney, Sark and Herm.

Close Business Associate

Any person whose absence from business for one or more complete days at the same time as Your absence prevents the proper continuation of that business.

Close Relative

Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-sister, step-brother, adoptive/foster child, aunt, uncle, cousin, nephew, niece, legal guardian, partner or fiancé(e).

Couple

You and Your Close Relative who lives with You in a domestic relationship at the same address as You.

Curtailment / Curtail

Cutting short the Trip, either by return to Your Home Area or to attend a hospital outside Your Home Area as an inpatient or being confined to Your Accommodation on the orders of a Medical Practitioner. Claims will be based on the lost proportion (each complete night) of Your Accommodation costs which You have not used.

Departure Point

The airport, international rail terminal or seaport where Your journey to Your destination begins and where the final part of Your journey back to Your Home begins.

Event Excess

Premier policy is **£75** per individual, per incident, with a maximum of **£150** applying if Family cover has been purchased. **£250** under section 8 – Personal Liability (Property Damage only). **£35** under section 15 – Travel Consumer Dispute.

Premier Plus policy is **£50** per individual, per incident, with a maximum of **£100** applying if Family cover has been purchased. **£250** under section 8 – Personal Liability (Property Damage only). **£35** under section 15 – Travel Consumer Dispute.

If You have paid the additional premium for excess waiver, the excess would be reduced to Nil in the event of a claim.

Family

Two adult partners and their accompanying children (under 18 years at the date of issue of the policy, or under 23 years if still in full time education and normally resident with an insured adult). Adults and children may travel independently if Annual Multi-trip cover is taken.

Hijack

The unlawful seizure or wrongful exercise of control of the aircraft (or the crew thereof) in which You are travelling as a passenger.

Home

Your normal place of residence in the United Kingdom, Channel Islands or the Isle of Man.

Home Area

For residents of the United Kingdom excluding Channel Islands and the Isle of Man, Your home area means the United Kingdom, excluding Channel Islands and the Isle of Man.

For residents of the Channel Islands and Isle of Man, Your home area means either the particular Channel Island on which You live or the Isle of Man depending on where Your Home is.

For British members of Her Majesty's Armed Forces Your home area means any British Forces Post Office (BFPO) location where You are stationed overseas.

Kidnap

Your unlawful capture and detention in excess of 24 hours.

Legal Proceedings

When formal legal proceedings are issued against an opponent in a Court of Law.

Loss of Holiday

The number of days You are confined to a hospital, hotel room or cabin on Your treating doctor's orders and are unable to participate in Your planned Trip, due to death, serious injury or illness.

Loss of Limb

Loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of Sight

Total and irrecoverable loss of sight which will be considered as having occurred:

- in both eyes, if Your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Medical Condition

Any disease, illness or injury.

Medical Practitioner

A registered practising member of the medical profession, recognised by the law of the country where they are practising and who is not related to You or any person with whom You are travelling.

Mugging

A violent attack on You with a view to theft by person(s) not previously known to You.

Pair or Set

A number of items of Baggage that belong together or can be used together.

Permanent Total Disablement

Total disablement from engaging in or attending to any relevant occupation for at least 12 months from the date of injury, and at the end of that time being beyond hope of improvement.

Personal Money

Bank notes currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets and phonecards all held for private purposes.

Policy Schedule

This is Your proof of insurance. It will show details of You, the period of insurance and the cover You have opted for.

Professional Fees

Legal fees and costs properly incurred by the Authorised Professional, with Our prior written authority including costs incurred by another party for which You are made liable by Court Order, or may pay with Our consent in pursuit of a civil claim in the Geographical Limits arising from an insured incident. Professional Fees will include VAT where it cannot be recovered.

In the event that the matter falls within the limits of a Small Claims Court, the maximum amount payable to the Authorised Professional shall be limited to the maximum amount recoverable from that respective court.

Public Transport

Any publicly licensed aircraft, sea vessel, train or coach on which You are booked to travel.

Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if You are aged 18 and over or 65 and under.

Ski Equipment

Skis, snowboards, ski boots, ski bindings, ski sticks or ice skates.

Ski Pack

Lift passes, Ski Equipment hire and ski school fees for which You have paid and which are not recoverable.

Sports Equipment

Specialist equipment belonging to You used specifically for a particular sport or leisure pursuit.

Standard Professional Fees

The level of Professional Fees that would normally be incurred by Us in either handling this matter using Our own nominated Authorised Professional of Our choice.

Sum Insured

The maximum amount of cover up to which We shall pay.

Terrorism

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

Travel Documents

Driving licence, passport, travel tickets, travel passes, ski passes all of which are owned by You.

Travelling Companion

Any person that has booked to travel with You on Your Trip.

Trip

A holiday or journey that takes place during the period of insurance and which begins when You leave Home or business (whichever is the later), and ends on Your return Home or business (whichever is earlier) or, in the case of repatriation on medical grounds to a hospital or nursing home in Your Home Area. Cover will not commence more than 24 hours prior to booked departure time or cease more than 24 hours after booked return Home.

Note: A Trip within Your Home Area is only covered where You have pre-booked at least one night's Accommodation.

Unattended

When You are not in full view of and not in a position to prevent unauthorised interference with Your property or vehicle.

United Kingdom / UK

England, Scotland, Wales and Northern Ireland.

Utilisation of Nuclear, Chemical or Biological Weapons of Mass Destruction

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

Valuables

Antiques, audio equipment and ancillary items, binoculars, communication equipment, audio and audio visual equipment and accessories, mobile telephones, smart phones and ancillary items, tablets, computer equipment/games machines/organisers and ancillary items, furs, jewellery (including items containing gold/silver and/or precious/semiprecious stones), photographic equipment and ancillary items, satellite navigation systems, telescopes, watches.

Winter Sports

If You intend to participate in any Winter Sports activity You must ensure that:

- Your usual treating G.P. is happy for You to do so;
- You follow the safety guidelines for the activity concerned and where applicable You use the appropriate and recommended safety equipment.

The following activities are covered if Winter Sports cover is shown on Your Policy Schedule and the appropriate additional premium has been paid:

Skiing/ski boarding/snowboarding in recognised areas including off-piste when accompanied by a guide or instructor (if off-piste within the ski area boundaries of a recognised ski resort that is patrolled then it is not a requirement to be accompanied by a guide or instructor) and at all times provided You are not skiing/ski boarding/snowboarding against local recommendations or where avalanche warnings have been given. Big-foot skiing, cross-country skiing, glacier walking, ice skating, mono-skiing, sledging/sleigh riding (pulled by horse or reindeer as a passenger), snow blading and tobogganing/sledging.

Biathlon, husky dog sledging (organised, non-competitive and with experienced local driver), ice windsurfing*, kick sledging, ski biking, ski-dooing, ski run walking, snow biking, snow bobbing, snow go karting*, snow mobiling*, snow scooting, snow shoe walking, snow tubing, telemarking, winter walking (using crampons and ice picks only, up to an altitude of 3,000 metres).

Note: cover under section 8 - Personal Liability is excluded for those sports and activities marked with a *

There is no cover for:

Off-piste skiing/ski boarding/snowboarding without a guide or instructor (other than off-piste when within the ski area boundaries of a recognised ski resort that is patrolled), skiing/ski boarding/snowboarding against local recommendations or where avalanche warnings have been given, ski stunting, free-style skiing, bob sleigh, ice hockey, bobbing, heli-skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, skiing-nordic, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons or any racing (including downhill racing and slalom racing) other than where arranged by ski schools for their pupils.

We may be able to cover You for other activities that are not listed. Please contact Your Broker/issuing agent or P J Hayman & Company Limited on **02392 419 050** (or **02392 419 070** for direct clients). An extra premium may need to be paid.

YOUR INSURANCE COVER

Section 1 - Cancellation or Curtailment/Loss of Holiday

What You are covered for

1. We will pay under Your selected cover option as specified in Your Policy Schedule, up to:
 - £5,000** Premier policy
 - £10,000** Premier Plus policy
 for the pro-rata costs of any irrecoverable unused travel and Accommodation costs which You have paid or are contracted to pay and which You cannot recover from any other source together with any reasonable additional travel expenses incurred if Your Trip is necessarily and unavoidably cancelled or Curtailed as a result of any of the following events occurring:
 - a. The death, Bodily Injury, illness or complications arising as a direct result of pregnancy of:
 - i) You
 - ii) any person with whom You are travelling or have arranged to travel
 - iii) any person with whom You have arranged to reside temporarily
 - iv) Your Close Relative residing in Your Home Area of You or persons with whom You are travelling
 - v) Your Close Business Associate of You or persons with whom You are travelling.
 - b. Compulsory quarantine or jury service attendance solely as a witness (but not as an expert witness) at a Court of Law of You or persons with whom You are travelling.
 - c. Redundancy (which qualifies for payment under current United Kingdom Redundancy payment legislation and at the time of booking the Trip there was no reason to believe anyone would be made redundant) of You or persons with whom You are travelling.
 - d. The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department, provided that such cancellation or Curtailment could not reasonably have been expected at the time of applying for insurance.
 - e. The Police requesting You or any person with whom You are travelling or had arranged to travel with to remain at or return to Your Home or their Home due to serious damage to Your Home or their Home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.
 - f. Cancellation or interruption of scheduled Public Transport as a result of Hijack occurring during the period of insurance.
 - g. Your passport, or the passport of persons with whom You are travelling being stolen during the seven days before Your scheduled departure date.

This cover extends to include the Loss of Holiday, where applicable, for a period in excess of 24 hours.

Note: You may claim only under section 1 – Cancellation or Curtailment/Loss of Holiday, section 9 – Journey Disruption, including airspace closure, section 10 – Delayed departure, section 11 – Missed departure/missed connection or section 17 – Missed Embarkation, not under each section.

Special conditions relating to claims

1. You must obtain a medical certificate from a Medical Practitioner and the prior approval of Our Emergency Medical Assistance Service to confirm the necessity to either:
 - a) return Home prior to Curtailment of the Trip due to death, Bodily Injury or illness, or complications arising as a direct result of pregnancy; or
 - b) remain in hospital for the rest of the Trip due to Bodily Injury or illness.
2. You must obtain a medical certificate from the Medical Practitioner in attendance confirming their order for You to remain confined to a hospital, hotel room or cabin, if applicable.
3. You must contact the Assistance Helpline for assistance if You need to Curtail Your Trip for an insured reason.
4. If You fail to notify the travel agent, tour operator or provider of transport/Accommodation immediately it is found necessary to cancel the Trip Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
5. If You cancel the Trip due to any Bodily Injury, illness or complications arising as a direct result of pregnancy, You must provide (at Your own expense) a medical certificate from a Medical Practitioner stating that this necessarily and reasonably prevented You from travelling.
6. If You cancel the Trip due to Bodily Injury or illness You must provide a medical certificate from a Medical Practitioner stating that this necessarily prevented You from travelling.
7. If You are Curtailing Your Trip (which includes Loss of Holiday) payments will be calculated on a pro-rata basis taking into consideration all irrecoverable travel, Accommodation and excursion expenses. If You are unable to revalidate Your return ticket We will pay for Your repatriation costs up to the same class of travel as on Your outward journey.

What You are not covered for

1. The Event Excess, as shown in the Significant Features and Benefits of each and every claim, per incident for each Insured Person, on page 2, other than in respect of Loss of Deposit claims where the Event Excess is reduced to **£15 (£30 per Family)**.
2. Cancellation charges in excess of those shown in the booking conditions of the travel or Accommodation provider or surcharges levied increasing basic brochure prices.
3. Any claim if, at the time Your policy starts or booking a Trip, whichever was the later, any person on whom the Trip depends including the person with whom You are travelling or have arranged to travel, a person with whom You have arranged to reside with temporarily, a Close Relative, friend or Close Business Associate had a Medical Condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.
4. Circumstances that could reasonably have been anticipated at the time the Trip was booked or when You purchased this insurance.
5. You being on a hospital waiting list where the claim relates to You accepting an appointment that causes You to cancel or Curtail Your Trip.
6. Your financial circumstances (other than as a result of Redundancy for which You qualify for payments under current legislation) or Your disinclination to travel, for whatever cause.
7. Curtailment claims where Our 24 hour Medical Emergency Assistance has not been contacted and authorisation obtained.
8. Your loss of enjoyment of the Trip, however caused.
9. Failure to obtain the necessary passport, visa or permit required for Your Trip.
10. Curtailment claims due to Your participation in Winter Sports (unless this cover is shown on Your Policy Schedule and the additional premium has been paid).
11. The cost of airport departure duty.
12. Normal pregnancy, without any accompanying Bodily Injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
13. The cost of Your unused original tickets where Our 24 hour Medical Emergency Assistance or We have arranged and paid for You to come Home following Curtailment of the Trip. If however You have not purchased a return ticket, We reserve the right to deduct the cost of an economy flight from any additional costs We have incurred which are medically necessary to repatriate You to Your Home.
14. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
15. Any claims arising directly or indirectly from Your misconduct or misconduct by any person who You are travelling with or have arranged to travel with leading to dismissal, Your/their resignation, voluntary Redundancy, You/their entering into a compromise agreement, or where You/they had received a warning or notification of Redundancy before You purchased this insurance or at the time of booking any Trip.
16. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
17. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme, in addition any property maintenance costs or fees incurred by You as part of Your involvement in such schemes are not covered.
18. Any claim for Loss of Holiday not supported by a medical certificate from Your treating Medical Practitioner confirming the number of days that You were confined to a hospital, hotel room or cabin.

19. Anything in the General Exclusions (pages 18-19) or anything shown as not covered in the Important Conditions Relating to Your Health (page 3).

Section 2 - End Supplier Failure

Definitions which only apply to this section:

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this section. For ease of reading the definitions will start with a capital letter.

End Supplier - Scheduled Airline, Rail Operators including Eurostar, Eurotunnel, Ferry and Cruise Operators, Coach Operators, Transfer Companies, Car Hire Companies, Hotels and Apartments, Villas abroad and cottages in UK, Caravan sites, Campsites, Mobile Homes and Camper Rentals, Destination Management Company, Safaris, Excursions, Theme Parks such as Disneyland Paris, Tour Operators, Travel and Booking Agents and Consolidators.

Mode of Transport – Scheduled Airline (as defined below), Train (i.e. Eurostar and Eurotunnel), Coach, Ferry, Cruise Ship.

Irrecoverable Loss – deposits and charges paid by You for Your Trip which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the End Supplier or another insurance company or a government agency or a travel agent or credit card company.

Trip – the outward journey and return journey on a Mode of Transport booked and paid for by You.

Scheduled Airline – An airline upon whom Your Trip depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

Insolvency or Financial Failure – An event causing the cancellation of all or part of Your Trip happening after You purchased this insurance which results in the End Supplier no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

What You are covered for

We will indemnify You under Your selected cover option as specified in total for each Insured Person named on Your Policy Schedule, up to:

£2,500 Premier policy

£5,000 Premier Plus policy

for:

1. Irrecoverable sums paid in advance in the event of insolvency of the End Supplier associated with Your Trip which was incurred before Your departure date if You have to cancel Your Trip or if You have already completed the outward journey;
2. The extra cost of a one way fare of a standard no greater than the class of journey on the outward journey, to allow You to complete the return journey of Your Trip, as a result of the Insolvency or Financial Failure of the Mode of Transport on which You are booked to travel, causing the transport on which Your Trip depends that were subject to Your advanced booking being discontinued and You not being offered from any other source any reasonable alternative transport or refund of charges You have already paid. Provided where practicable You shall have obtained Our Approval prior to incurring the relevant cost by contacting Us.
3. Irrecoverable Loss of unused prepaid expenses as a result of Insolvency or Financial Failure of any company for the following services associated with Your Trip booked independently by You:
 - Scheduled Airline
 - short let holiday Accommodation providers (including hotels, Apartments and Villas),
 - car hire operators
 - ferry/cruise operators
 - coach operators
 - train operators
 - theme parks
 - caravan / camp site
 - mobile homes and camper rentals
 - travel agent, tour organiser/Operator, booking agent or consolidator
 - destination management company
4. Any losses that are not directly associated with the incident that caused You to claim are limited to **£1,500** in total for each Insured Person named on Your Policy Schedule.

You may claim only under End Supplier Failure insurance or Cancellation or Curtailment /Loss of Holiday, not both.

Special condition relating to claims:

You must obtain written confirmation from the liquidator that the third party supplier has become insolvent.

What You are not covered for

1. Any expense following Your disinclination to travel or to continue with Your Trip or loss of enjoyment on Your Trip;
2. Any expense arising from circumstances which could reasonably have been anticipated at the time You booked Your Trip;
3. Any costs incurred by You which are recoverable or for which You receive or are expected to receive compensation;

4. Any form of travel delay or other temporary disruption to Your Trip;
5. Any loss sustained by You when the insurance policy or other evidence or coverage was effected after the date of the first threat of Insolvency or Financial Failure (as defined herein) of the End Supplier or other relevant company was announced;
6. Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
7. Any loss for which a third party is liable or which can be recovered by other legal means;
8. Anything mentioned in the General Exclusions (pages 18-19) unless specifically insured under this section.

Note: this policy provides cover ONLY in the event that You cannot recover Your losses from any other source. In the event of a loss, You should first make Your claim against Your Holiday Provider, CAA, ATOL or Your credit or debit card provider under Section 75 of the Consumer Credit Act 1974 or against any other insurance policy which provides compensation for Your loss.

This policy will only make payments less the value of any compensation You have received from any other source.

Section 3 - Emergency Medical and Other Expenses

What You are covered for

We will pay up to **£10,000,000** for the following expenses which are necessarily incurred within 12 months of the incident as a result of Your suffering unforeseen Bodily Injury, illness or complications as a direct result of pregnancy outside Your Home Area:

- a) reasonable and necessary emergency medical treatment expenses, ambulance charges and similar costs, hospital fees and emergency dental treatment costs (up to **£500** for the immediate relief of pain only) and additional Accommodation (room only up to a maximum of **£100** per day beyond the number of days booked) necessarily incurred and payable until such time as, when in the opinion of the Medical Practitioner in attendance and Our medical advisers, You are fit to travel;
- b) with the prior authorisation of the 24 hour Medical Emergency Assistance, reasonable and necessary additional costs incurred to repatriate You to Your Home if it is medically necessary;
- c) necessary travel and Accommodation (room only) expenses of one relative or friend or a qualified nurse (extended up to two people if You are under 18 years of age), limited to a maximum of **£100** per day to include Accommodation, food, transport and essential telephone costs plus reasonable travel costs for return to the Your Home or to travel to be with You that is required on medical advice and has been authorised by Us or by Our 24 hour Medical Emergency Assistance, to remain with or to travel with You;
- d) the transfer of Your body or ashes in the event of death, to Your Home (but excluding funeral and interment expenses), or alternatively, to pay up to **£3,500** towards the cost of burial or cremation expenses in the country where death occurs.
- e) if Your domestic dog(s)/cat(s) is/are in a kennel/cattery during Your Trip and Your return to Your Home has been delayed due to Your Bodily Injury, illness or disease, We will pay up to **£500**.
- f) We will pay You up to **£1,000** (Premier Plus policy) for outpatient treatment costs authorised by a Medical Practitioner in Your Home Area and agreed by Us following Bodily Injury or illness resulting from inpatient treatment during a Trip outside Your Home Area.

Special conditions relating to claims

1. You must give notice as soon as possible to Our 24 hour Medical Emergency Assistance of any Bodily Injury or illness which necessitates Your admittance to hospital as an inpatient or before any arrangements are made for Your repatriation.
2. In the event of Your Bodily Injury or illness We reserve the right to relocate You from one hospital to another and arrange for Your repatriation to Your Home at any time during the Trip. We will do this if in the opinion of Our 24 hour Medical Emergency Assistance or Us (based on information provided by the Medical Practitioner in attendance), You can be moved safely and / or travel safely to Your Home to continue treatment.
3. We may instruct You to return Home if Our medical advisors and the doctors treating You decide that You can safely return Home. If You refuse to be repatriated all cover under the policy will cease.
4. All receipts must be retained and produced in the event of a claim as these will help You to substantiate Your claim.
5. You must send Us written confirmation (at Your own expense) from the appropriate kennel or cattery confirming the amount of additional fees that You have had to pay together with the dates for which these were payable.
6. You must send Us written confirmation (at Your own expense) from Your own G.P. of the need for outpatient treatment in Your Home Area.
7. Outpatient treatment in Your Home Area will only be provided if We have accepted a valid inpatient claim under this section.

United States - for travel to the United States of America emergency medical and other expenses 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.

What You are not covered for

1. The Event Excess, as shown in the Significant Features and Benefits of each and every claim, per incident for each Insured Person, on page 2, unless Your claim is reduced by more than the value of the excess because You used a European Health Insurance Card or any other reciprocal health arrangement (see Reciprocal Health Arrangements on page 3 for more information).

2. Normal pregnancy, without any accompanying Bodily Injury, illness or complication. This section is designed to provide cover for unforeseen events, accidents and illnesses and normal childbirth would not constitute an unforeseen event.
3. Any in-patient, hospital, clinic or repatriation expenses in excess of **£500** which have not been reported to and authorised by Our Emergency Assistance Service in advance.
4. Replenishing supplies of any medication which You know You will need at the time of departure or which will have to be continued outside of Your Home Area.
5. Any expenses incurred within Your Home Area.
6. Any form of cosmetic surgery and/or treatment which in the opinion of a Medical Practitioner could reasonably be delayed until Your return Home.
7. Any expenses incurred by You visiting another person in hospital.
8. Expenses incurred more than 12 months after the commencement date of the injury or illness.
9. Charges for private room accommodation.
10. Treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
11. Ongoing treatment in existence at the time of travel which has not been agreed by Us in writing.
12. Any expenses which are not usual, reasonable or customary to treat Your Bodily Injury, illness or disease.
13. The cost of any elective treatment or surgery including exploratory tests, which are not directly related to the injury or illness which needed Your admittance into hospital.
14. Any expenses incurred after the date on which We exercise Our rights under this section to move You from one hospital to another and/or arrange for Your repatriation but You decide not to be moved or repatriated.
15. Any expenses incurred as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication.
16. Your participation in Winter Sports unless this cover is shown on Your Policy Schedule and the additional premium has been paid.
17. Any expenses incurred in England, Scotland, Wales, Northern Ireland, Isle of Man or Channel Islands which are:
 - i. for private treatment, or
 - ii. funded by, or are recoverable from the Health Authority in Your Home Area, or
 - iii. are funded by a reciprocal health agreement (RHA) between these countries and/or Islands.
18. The cost of taxi fares, other than those for travel to or from hospital relating to Your admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the hospital. However, any costs incurred by You to visit another person or by another person visiting You in hospital are not covered.
19. Costs of telephone calls, other than:
 - i. calls to the Emergency Assistance Service notifying and dealing with the problem for which You are able to provide receipts or other evidence to show the cost of the calls and the numbers You telephoned;
 - ii. any costs incurred by You when You receive calls on Your mobile from the Emergency Assistance Service for which You are able to provide receipts or other evidence to show the cost of the calls.
20. Any claim where Your pet's stay does not exceed the pre-booked period of Accommodation.
21. The cost of Your unused original tickets where Our 24 hour Medical Emergency Assistance or We have arranged and paid for You to return to Your Home, if You cannot use the return ticket. If however You have not purchased a return ticket, We reserve the right to deduct the cost of an economy flight from any additional costs We have incurred which are medically necessary to repatriate You to Your Home.
22. Anything in the General Exclusions (pages 18-19) or anything shown as not covered in the Important Conditions Relating to Your Health (page 3).

Section 4 - Hospital Inconvenience Benefit

What You are covered for

We will pay under Your selected cover option as specified in Your Policy Schedule:

£25 per day up to **£500** Premier policy

£100 per day up to **£2,000** Premier Plus policy

in the event of You being admitted to hospital abroad as an inpatient due to accidental Bodily Injury or illness sustained abroad during the period of Your Trip. We will pay the amount above in addition to any amount payable under section 3 - Emergency Medical and Other Expenses.

Special conditions relating to claims

1. You must give notice as soon as possible to Our 24 hour Medical Emergency Assistance of any Bodily Injury or illness which necessitates Your admittance to hospital as an inpatient.
2. In the event of Your Bodily Injury or illness We may exercise Our rights under this section to move You from one hospital to another and/or arrange for Your repatriation. Should You refuse to be repatriated, We will not make any further payment to You.

What You are not covered for

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or illness which necessitated Your admittance into hospital.

- b) Hospitalisation relating to any form of treatment or surgery which if in the opinion of Our 24 hour Medical Emergency Assistance or Us (based on information provided by the Medical Practitioner in attendance), can be delayed reasonably until Your return Home.
 - c) Treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - d) Hospitalisation as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication.
 - e) Any additional period of hospitalisation following Your decision not to be repatriated after the date when in the opinion of Our 24 hour Medical Emergency Assistance it is safe to do so.
 - f) Hospitalisation occurring in England, Scotland, Wales, Northern Ireland, Isle of Man or Channel Islands and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by a reciprocal health agreement (RHA) between these countries and/or Islands, or are funded by or recoverable from the Health Authority in Your Home Area.
2. Anything in the General Exclusions (pages 18-19) or anything shown as not covered in the Important Conditions Relating to Your Health (page 3).

Section 5 - Personal Accident

What You are covered for

Benefit (per Insured Person)	under 16 years	16 to 69 years	over 69 years
1. Death			
Premier policy	£5,000	£10,000	£5,000
Premier Plus policy	£5,000	£30,000	£5,000
2. Loss of Limb(s)/Sight			
Premier policy	£15,000	£15,000	£15,000
Premier Plus policy	£30,000	£30,000	£30,000
3. Permanent Total Disablement			
Premier policy	£15,000	£15,000	no cover
Premier Plus policy	£30,000	£30,000	no cover

We will pay one of the benefits shown if You sustain Bodily Injury which shall solely and independently of any other cause, result within one year in Your death, Loss of Limb, Loss of Sight or Permanent Total Disablement.

Special conditions relating to claims

1. Our Medical Practitioner may examine You as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to You:
 - a) under more than one of items: Your death, Loss of Limb, Loss of Sight or Permanent Total Disablement;
 - b) under Permanent Total Disablement until one year after the date You sustain Bodily Injury;
 - c) under Permanent Total Disablement if You are able or may be able to carry out any relevant employment or occupation.
2. Benefit payable under 1 will be paid to the deceased Insured Person's estate.

What You are not covered for

1. Your participation in Winter Sports unless this cover is shown on Your Policy Schedule and the additional premium has been paid.
2. The contracting of any disease or illness.
3. The injection or ingestion of any substance.
4. More than £5,000 death benefit when Your age is under 16 years and over 69 years.
5. Permanent Total Disablement benefit when You are no longer in full time employment and in any event when You are over 69 years.
6. Anything mentioned in the General Exclusions (pages 18-19).

Section 6 - Baggage and Passport

What You are covered for

Under Your selected cover option as specified in Your Policy Schedule:

1. We will pay up to:
 - £2,000 Premier policy
 - £3,000 Premier Plus policy
 for the accidental loss of, theft of or damage to Baggage;
 - a) for articles less than 2 years old at the time of loss or theft, the replacement cost when evidence of the original purchase is provided;
 - b) for articles 2 years old or more, or if evidence cannot be produced as to its age, the value at today's prices less a deduction for wear, tear and depreciation (or We may at Our option replace, reinstate or repair the lost or damaged Baggage).

The maximum We will pay for the following items is :

- i) for any one article, Pair or Set of articles (for example a set of golf clubs):
 - £400 Premier policy
 - £500 Premier Plus policy
 - ii) the total for all Valuables:
 - £600 Premier policy
 - £750 Premier Plus policy
 - iii) the total for all Sports Equipment:
 - £300 Premier policy
 - £750 Premier Plus policy
2. We will also pay up to:
- a) £150 Premier policy
 - £500 Premier Plus policy

for the emergency replacement of clothing, and toiletries if the Baggage is temporarily lost in transit during the outward journey and not returned to You within 8 hours, provided written confirmation is obtained and sent to Us from the carrier, confirming the number of hours the Baggage was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

- b) £300 Premier policy
- £500 Premier Plus policy

for reasonable additional travel and Accommodation expenses incurred necessarily abroad to obtain a replacement of Your lost or stolen passport.

Special conditions relating to claims

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Baggage.
2. If Baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Baggage is lost, stolen or damaged whilst in the care of an airline You must:
 - a) obtain a Property Irregularity Report from the airline;
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help You to substantiate Your claim.

What You are not covered for

1. The Event Excess, as shown in the Significant Features and Benefits of each and every claim, per incident for each Insured Person, on page 2.
2. Loss, theft of or damage to Valuables or Your passport left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in Your locked Accommodation.
3. Loss, theft of or damage to Baggage (but not Valuables as exclusion 2. above applies) contained in an Unattended vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot, which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
4. Loss, theft of or damage to Baggage (but not Valuables as exclusion 2 above applies) left Unattended in a place to which the general public has access (e.g. on a beach/around a swimming pool/in a luggage storage room) or left in the custody of anyone other than an Insured Person or Your Travelling Companion.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, satellite navigation equipment, deeds, manuscripts, securities, perishable goods, bicycles, and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Breakage or damage to fragile articles, paintings, works of art, sculptures, musical instruments and household goods unless the breakage or damage is caused by fire, theft or in an accident to the vehicle in which they are being carried.
7. Loss or damage due to breakage of Sports Equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with Your business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Perishable goods, bottles, cartons and any damage caused by them or their contents.
11. Property more specifically insured elsewhere.
12. Loss or damage due to leakage of powder or liquid carried within Your Baggage.
13. Ski Equipment.
14. Formal Cruise Attire.

15. Loss or damage due to delay, confiscation or detention by customs or other authority.
16. Anything mentioned in the General Exclusions (pages 18-19).

Section 7 - Personal Money and Documents

What You are covered for

We will pay under Your selected cover option as specified in Your Policy Schedule, up to:

£750 Premier policy, with a cash limit of **£350**

£1,500 Premier Plus policy, with a cash limit of **£750**

in respect of the accidental loss of, theft of or damage to Personal Money and Travel Documents. Cover commences up to 72 hours before Your Trip in respect of foreign currency only.

Special conditions relating to claims

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Personal Money and Travel Documents.
2. If Personal Money and Travel Documents are lost, stolen or damaged while in the care of Your Accommodation provider You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.
3. Receipts for items lost, stolen or damaged must be retained as these will help You to substantiate Your claim.

What You are not covered for

1. The Event Excess, as shown in the Significant Features and Benefits of each and every claim, per incident for each Insured Person, on page 2.
2. Loss, theft of or damage to Personal Money and Travel Documents left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in Your locked Accommodation.
3. Loss, theft of or damage to travellers cheques if You have not complied with the issuers conditions or where the issuer provides a replacement service.
4. Loss or damage due to depreciation in value, variation in exchange rates or shortages due to error or omission.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Anything mentioned in the General Exclusions (pages 18-19).

Section 8 - Personal Liability

What You are covered for

We will pay up to **£2,000,000** (inclusive of legal costs and expenses) if You become legally liable to pay damages in respect of:

1. accidental Bodily Injury, including death, illness and disease to a person; and/or
2. accidental loss of or damage to material property (property that is both material and tangible);

arising during the Trip, We will indemnify You for all such damages in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause.

What You are not covered for

1. We will not be liable for the Event Excess as shown within the Significant Features & Benefits on page 2.
2. We will not be liable for anything mentioned in the General Exclusions (pages 18-19).
3. We will not pay any liability for:
 - a) Bodily Injury, illness or disease of any person who is Your Close Relative, a Travelling Companion, or under a contract of employment, service or apprenticeship with You when the Bodily Injury, illness or disease arises out of and in the course of their employment to You;
 - b) loss or damage to property belonging to or held in trust by or in the custody or control of You other than temporary Accommodation occupied by You in the course of the Trip;
 - c) Bodily Injury or damage caused directly or indirectly in connection with any activity involving the use of airborne, waterborne or under water craft, (other than manually propelled row boats, punts, canoes and sailing dinghy's), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms and arising from the course of Your employment;
 - d) Bodily Injury caused directly or indirectly in connection with:
 - the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity;
 - e) fraudulent, dishonest or criminal acts of You or any person authorised by You;
 - f) any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named;
 - g) any claim assumed by You under any contract or agreement unless such liability would have attached in the absence of such contract or agreement;
 - h) punitive or exemplary damages.

Specific conditions applicable to the Personal Liability:

1. You or Your legal representatives will give Us written notice immediately if You have received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section.
2. No admission, offer, promise, payment or indemnity shall be made by or on behalf of You without Our prior written consent.
3. Every claim notice, letter, writ or process or other document served on You shall be forwarded to Us immediately upon receipt.
4. We shall be entitled to take over and conduct in Your name the defence or settlement of any claim or to prosecute in Your name for Our own benefit any claim for indemnity or damages against all other parties or persons.
5. We may at any time pay You in connection with any claim or series of claims the Sum Insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made We shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Section 9 - Journey Disruption *including* Airspace Closure

What You are covered for

If as a result of:

- i) an airport, port or airspace You are travelling from or through being closed for more than 24 hours from the date and time of Your scheduled departure as shown on Your ticket/itinerary and Your departure is delayed or cancelled, and no other suitable alternative flight could be provided within 24 hours;
- ii) Your flight being diverted or re-directed after takeoff or;
- iii) You being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours;
- iv) You having to move to other Accommodation on arrival or at any other time during the Trip because You cannot use Your booked Accommodation due to fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease;
- v) Your Trip being cancelled or Curtailed before completion as a result of the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which You are travelling issuing a directive:
 - a. prohibiting all travel or all but essential travel to; or
 - b. recommending evacuation from the country or specific area or event to which You were travelling, providing the directive came into force after You purchased this insurance or booked the Trip (whichever is the later), or in the case of Curtailment after You had left Your Home to commence the Trip.

We will pay:

- A. **£50** for each 12 hour delay up to a maximum of **£250** in respect of delayed departure provided You eventually travel; **or**
- B.
 - a) up to **£5,000** in respect of unused travel and Accommodation costs (including excursions up to **£250**) which You have paid or are contracted to pay and which You cannot recover from any other source;
 - b) up to **£1,000** for reasonable additional Accommodation (room only) and transport costs incurred up to the standard of Your original booking which You cannot recover from any other source;
 - c) up to **£200** for unused kennel, cattery or professional pet sitter fees which You have paid or are contracted to pay and which You cannot recover from any other source.

Note: You may only claim under either A. or B. of the above section of cover or under section 1 – Cancellation or Curtailment/Loss of Holiday, section 10 – Delayed departure/Trip cancellation, section 11 – Missed departure/Missed connection, section 12 – Travel risks or section 17 – Missed Embarkation, if the same costs and charges are also covered, not under each section.

Special conditions relating to claims

1. If You are a UK resident living in Northern Ireland and Your travel itinerary requires You to use Republic of Ireland departure/arrival points, Your cover will be as if You were still travelling from Northern Ireland with respect to claims coverage.
2. If You fail to notify the travel agent, tour operator, provider of transport or Accommodation as soon as You find out it is necessary to cancel the Trip the amount We will pay will be limited to the cancellation charges that would have applied otherwise.
3. All claims must be supported by documentary evidence that You have been unable to obtain a refund from Your travel and/or Accommodation provider.
4. You must get (at Your own expense) written confirmation from the Public Transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport or Accommodation offered.
5. Payment for additional Accommodation will only be considered where Your carrier or handling agents have not been able to offer You suitable alternative Accommodation and/or travel arrangements.
6. You must check in, according to the itinerary supplied to You unless Your tour operator has requested You not to travel to the Departure Point.
7. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.

8. You must get (at Your own expense) written confirmation from the provider of the Accommodation the local police or relevant authority that You could not use Your Accommodation and the reason for this.
9. You must comply with the terms of contract of the Public Transport operator and seek financial compensation, assistance or a refund of Your ticket from them, in accordance with the terms and/or (where applicable) Your rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

What You are not covered for

1. Trips where You do not have a return date scheduled at the time the airspace, airport or port is closed.
2. Deposits, unused travel and Accommodation costs or unused kennel, cattery or professional pet sitter fees in excess of those shown in the booking conditions of the travel or Accommodation provider or for which You receive or are expected to receive compensation or reimbursement.
3. Any costs where these are recoverable from Your travel and/or Accommodation provider.
4. Any costs where You received or are expected to receive compensation, damages, refund of tickets, meals, refreshments, Accommodation, transfers, communication facilities or other assistance.
5. Any costs incurred by You which are recoverable from Your credit/debit card provider or for which You receive or are expected to receive compensation or re-imburement.
6. Any costs arising from the insolvency of the Accommodation providers or their booking agents.
7. Any Accommodation costs, charges and expenses where the Public Transport operator has offered reasonable alternative travel arrangements.
8. Any costs for normal day to day living such as food and drink which You would have expected to pay during Your Trip.
9. Any claim for administration costs charged by Your travel and/or Accommodation provider in respect of obtaining a refund or documentary evidence in support of Your claim.
10. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
11. Circumstances known to You before You purchased this insurance or at the time of booking any Trip which could reasonably have been expected to lead to a claim under this section.
12. Your disinclination to travel, for whatever cause.
13. Travel tickets paid for using any airline mileage reward scheme, (for example Avios) unless evidence of specific monetary value can be provided.
14. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme, in addition any property maintenance costs or fees incurred by You as part of Your involvement in such schemes are not covered.
15. Any unused travel costs arising from the insolvency of Your transport provider.
16. Any cost if Your Trip was booked as part of a package holiday (as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992) except under:
 - a) 'What You are covered for, We will pay' subsection A., or
 - b) 'What You are covered for, We will pay' subsection B. any cost relating to travel/transport and Accommodation costs and kennel, cattery or professional pet sitter fees which do not form part of Your package holiday.
17. Claims arising directly or indirectly from:
 - a) strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which You were travelling, existing or being publicly announced by the date You purchased this insurance or at the time of booking any Trip.
 - b) an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which You are travelling.
 - c) denied boarding due to Your drug use, alcohol or solvent abuse or Your inability to provide a valid passport, visa or other documentation required by the Public Transport operator or their handling agents.
18. Any claim arising from denied boarding due to You holding a standby or concessionary fare ticket that allows the transport provider or their handling agent to withdraw Your rights to a seat without penalty.
19. Anything in the General Exclusions (pages 18-19) or anything shown as not covered in the Important Conditions Relating to Your Health (page 3).

Section 10 - Delayed Departure

What You are covered for

Delayed departure caused as a result of:

- a) strike; or
- b) industrial action; or
- c) adverse weather conditions; or
- d) mechanical breakdown of or a technical fault occurring in the scheduled aircraft sea vessel or train on which You are booked to travel:

We will pay under Your selected cover option as specified in Your Policy Schedule:

1. **£25** for each 10 hour delay up to a maximum of **£100** Premier policy
£100 for each 10 hour delay up to a maximum of **£500** Premier Plus policy
If the delay is of at least 10 hours on Your outward or return journey;

Or

2. **£5,000** Premier policy
£10,000 Premier Plus policy

If the outward journey is delayed for more than 10 hours You may opt to abandon Your Trip and claim irrecoverable cancellation costs.

Note:

- a) You may claim under subsections 1) or 2) but not both.
- b) You may claim only under section 1 – Cancellation or Curtailment/Loss of Holiday, section 9 – Journey Disruption including Airspace Closure, section 10 Delayed Departure, section 11 – Missed Departure/Missed Connection or section 17 – Missed Embarkation, not under each section.
- c) Travel delays - EC Regulations - this policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this regulation if You have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of Your flight) the airline must offer You meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund Your ticket. The regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

Special conditions relating to claims

1. If You are a UK resident living in Northern Ireland and Your travel itinerary requires You to use Republic of Ireland departure/arrival points, Your cover will be as if You were still travelling from Northern Ireland with respect to claims coverage.
2. The benefit under this section is intended to provide compensation if You are delayed at Your Departure Point and is only applicable if You have travelled there and checked-in. If You have not travelled to Your Departure Point You will not be covered even if You have checked-in online.
3. You must check in according to the itinerary supplied to You.
4. You must obtain (at Your own expense) confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
5. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What You are not covered for

1. The Event Excess, as shown in the Significant Features and Benefits of each and every claim, per incident for each Insured Person, on page 2, under subsection 2 (Trip abandonment) only.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date You purchased this insurance or at the time of booking any Trip;
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country;
 - c) Volcanic eruptions and/or volcanic ash clouds.
3. For subsection 2. only of 'What You are covered for':
 - a) The cost of Air Passenger Duty (APD) whether irrecoverable or not;
 - b) Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
4. Anything mentioned in the General Exclusions (pages 18-19).

Section 11 - Missed Departure / Missed Connection

What You are covered for

We will pay under Your selected cover option as specified in Your Policy Schedule, up to:

£750 Premier policy

£1,500 Premier Plus policy

in respect of reasonable additional Accommodation (room only) and travel expenses necessarily incurred to reach the overseas destination or to reach Home due to:

- i. scheduled Public Transport services failing to get You to Your destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown, or
- ii. the private motor vehicle in which You were travelling suffering from a mechanical breakdown or failure, or
- iii. a delay involving Your own vehicle because of unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website, on television, news bulletins or in the press; or
- iv. the outward or inward flight being delayed, to include Your missing a connecting flight.

Note:

- a) You may claim only under section 1 – Cancellation or Curtailment/Loss of Holiday, section 9 – Journey Disruption including Airspace Closure, section 10 – Delayed Departure, section 11 – Missed Departure/Missed Connection or section 17 – Missed Embarkation, not under each section.
- b) Travel delays - EC Regulations - this policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this regulation if You have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of Your flight) the airline must offer You meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund Your ticket. The regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

Special conditions relating to claims

1. If You are a UK resident living in Northern Ireland and Your travel itinerary requires You to use Republic of Ireland departure/arrival points, Your cover will be as if You were still travelling from Northern Ireland with respect to claims coverage.
2. In the event of a claim arising from any delay occurring on a motorway or dual carriageway You must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
3. You must allow sufficient time for the Public Transport or other transport to arrive on schedule and to deliver You to the Departure Point.

What You are not covered for

1. Expenses (such as food or drink) that You would have incurred during the normal course of Your Trip.
2. Strike or industrial action existing or being publicly announced by the date You purchased this insurance or at the time of booking any Trip.
3. Your failure to allow sufficient time to get to the Departure Point.
4. Claims not supported by a written report from the appropriate authorities.
5. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which You are travelling.
6. Your failure to arrive at the Departure Point in time to board any connecting Public Transport after Your departure on the initial international outbound and return legs of the Trip.
7. The breakdown of any vehicle owned by You which has not been serviced properly and maintained in accordance with the manufacturer's instructions.
8. Additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements.
9. Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
10. Anything mentioned in the General Exclusions (pages 18-19).

Section 12 - Travel Risks

What You are covered for

We will pay under Your selected cover option as specified in Your Policy Schedule, in respect of:

1. **£100** per day up to **£2,500** Premier policy
£500 per day up to **£10,000** Premier Plus policy
each complete day You are either hijacked or kidnapped.
2. **£250** Premier policy
£1,000 Premier Plus policy
if You are hospitalised for a complete period of 24 hours and You receive inpatient hospital treatment which is covered under section 3 - Emergency Medical and Other Expenses as a direct result of a Mugging while on Your Trip.
3. **£750** Premier policy
£1,500 Premier Plus policy
reasonable additional Accommodation and travel expenses necessarily incurred in the event that Your Trip is disrupted by a Catastrophe.

What You are not covered for

1. Circumstances already known at the time of taking out this insurance or booking the Trip.
2. Claims not supported by a written report from the appropriate authorities.
3. Your decision not to remain in Your booked Accommodation when official directives from local authorities state it is acceptable to do so.
4. Any expenses recoverable from the tour operator, airline, hotel or provider of services.
5. In respect of item 1 - Hijack and Kidnap:
 - any claims arising out of any act(s) by You which would be considered as an offence by a court of Your Home Area if they had been committed in Your Home Area.
 - any claim where the detainment, interment or Hijack of You has not been reported or investigated by the Police or local authority.
6. In respect of item 2 - Mugging:
 - You must give notice as soon as possible to the 24 hour Medical Emergency Assistance of any Bodily Injury which necessitates Your admittance to hospital as an inpatient.
 - You must report the Mugging to the Police as soon as possible and obtain from them (at Your own expense) a written report of the incident.
 - You must obtain (at Your own expense) written confirmation of Your injuries and the period of inpatient treatment from the hospital.
7. In respect of item 3 - Catastrophe:
 - claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
8. Anything mentioned in the General Exclusions(pages 18-19).

Section 13 - Legal Expenses

What You are covered for

We will pay up to:

- £25,000** (£50,000 policy maximum) Premier policy
£50,000 (£100,000 policy maximum) Premier Plus policy

for any one Trip for legal costs to pursue a civil action for compensation if someone else causes Your Bodily Injury, illness or death.

What You are not covered for

We shall not be liable for:

1. Any claim where in the Our opinion or the opinion of the suitably qualified person appointed by Us there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claims against a travel agent, tour operator, carrier, Us, Zurich Assist or their agents, someone You were travelling with, a person related to you, or another Insured Person.
3. Legal costs and expenses incurred prior to Our written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in Our opinion the estimated amount of compensation payment is less than £1,000 for each Insured Person.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. Costs of any appeal.
12. Claims by You other than in Your private capacity.
13. Anything mentioned in the General Exclusions (pages 18-19).

Special conditions relating to claims

1. Unless You have made a nomination in accordance with Special condition 2, We or Our suitably qualified person will decide the point at which Your legal case cannot usefully be pursued further.
2. If You do not want Our suitably qualified person to assess whether or not Your claim can be pursued, You are free to nominate a suitably qualified person to conduct this assessment by sending Us the name and address of such suitably qualified person. You must confirm either:
 - that the person You nominate will not charge more than the suitably qualified person We would have appointed; or
 - that You are willing to pay the difference between the cost of using Your suitably qualified person and the cost of using Our choice of suitably qualified person.
3. On acceptance of a claim, if appropriate, We will appoint a suitably qualified person to act on Your behalf unless You have nominated Your own suitably qualified person in accordance with Special condition 4.
4. i) If there is a conflict of interest; or
ii) If it is necessary to start court proceedings and proceedings are being issued within the United Kingdom; or
iii) You are unhappy with our suitably qualified person;
You are free to nominate a suitably qualified person by sending Us the name and address of such suitably qualified person. You must confirm either:
 - that the person You nominate will not charge more than the suitably qualified person We would have appointed; or
 - that You are willing to pay the difference between the cost of using Your suitably qualified person and the cost of using Our choice of suitably qualified person.
5. If We do not agree to Your choice of suitably qualified person under Special condition 2 or 4, You may choose another suitably qualified person.
6. If there is still a disagreement with regard to the suitably qualified person We will ask the president of a relevant national law society to choose a suitably qualified person to represent You. We and You must accept such choice.
7. Where You have not notified Us of a nominated suitably qualified person in accordance with Special condition 2 and/or Special condition 4 We will be free to choose a suitably qualified person.
8. Where We appoint a suitably qualified person to represent You such appointment will be in accordance with Our standard terms of appointment.
9. We will have direct access to the suitably qualified person who will, upon request, provide Us with any information or opinion on Your claim.
10. You must co-operate fully with Us and the suitably qualified person and must keep Us up to date with the progress of the claim.
11. At Our request You must give the suitably qualified person any instructions that We require.
12. You must notify Us immediately if anyone offers to settle a claim or makes a payment into court.
13. If You do not accept the recommendation of the suitably qualified person to accept a reasonable offer or payment into court to settle a claim, We may refuse to pay further costs and expenses.
14. No agreement to settle on the basis of both parties paying their own costs is to be made without Our prior approval.
15. If You:
 - i) settle a claim or withdraw a claim without Our prior agreement;
 - ii) do not give suitable instructions to the suitably qualified person;
 - iii) dismiss a suitably qualified person without Our prior consent, Our consent not to be withheld without good reason;
 the cover We provide will end immediately and We will be entitled to re-claim any costs and expenses We have incurred from You.

16. You must take every available step to recover costs and expenses that We have to pay and must pay Us any costs and expenses that are recovered.
17. 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 including Our legal costs and other related expenses. You MUST give such assistance as We shall reasonably require and any amount recovered shall belong to Us.

Claims evidence

We will require (at Your own expense) the following evidence where relevant:

- Relevant documentation and evidence to support Your claim, including photographic evidence.
- Any other relevant information relating to Your claim under this section that We may ask You for.

Section 14 - Winter Sports

Cover under Single Trip is only in force if shown on Your Policy Schedule and the appropriate additional premium has been paid.

Cover is included for Annual Multi-trip travel (21 days Premier or 45 days Premier Plus).

If You intend to participate in any Winter Sports activity You must ensure that Your usual treating G.P. is happy for You to do so.

What You are covered for:

We will pay under Your selected cover option as specified in Your Policy Schedule:

Ski Equipment (own)

Up to:

£500 Premier policy

£1,000 Premier Plus policy

in respect of loss or damage to Your own Ski Equipment taken with You or purchased on Your Trip and **£150** Premier policy or **£300** Premier Plus policy loss of hired Ski Equipment which is Your responsibility.

Ski Pack (loss of)

Up to:

£250 Premier policy

£500 Premier Plus policy

for a proportional refund following the loss of use of Your Ski Pack following Your Bodily Injury or illness (as confirmed by Your treating Medical Practitioner).

Delayed Ski Equipment

Up to:

£100 Premier policy

£200 Premier Plus policy

for the hire of essential items if Your own Ski Equipment is misplaced, or stolen on Your outward journey for over 8 hours from the time You arrive at Your Trip destination; or if it is lost or damaged during Your stay at the ski resort.

Piste Closure

Up to:

£25 per day up to **£250** Premier policy

£50 per day up to **£500** Premier Plus policy

for each day that the resort is closed, for transportation costs per day to take You to an alternative skiing area in the event that ALL skiing facilities in Your booked resort are closed due to lack of snow or avalanche (including risk of avalanche); or, if no other skiing area is available or accessible.

Note: this cover only applies outside of the United Kingdom and is only available during the published ski season for Your resort.

Avalanche / Weather Delay

Up to:

£200 Premier policy

£400 Premier Plus policy

for additional travel and Accommodation expenses necessarily incurred in the event that the outward or return journey of Your Trip is delayed more than 10 hours as a direct result of lack of snow, an avalanche or severe weather conditions. You must obtain written confirmation from the resort management of the avalanche, its effect on skiing facilities and confirmation of the closure and the dates applicable.

Ski Equipment (own) and Delayed Ski Equipment

Special conditions relating to claims:

1. Anything mentioned in 'Special Conditions relating to claims' under section 6 – Baggage & passport. Any reference to 'Baggage' means 'Ski Equipment'.

What You are not covered for:

1. The Event Excess, as shown in the Significant Features and Benefits of each and every claim, per incident for each Insured Person, on page 2 - Ski Equipment (own) only.
2. Anything mentioned in 'What You are not covered for' under section 6 – Baggage & passport (exclusion 12. does not apply). Any reference to 'Baggage' means 'Ski Equipment'.
3. Anything mentioned in the General Exclusions (pages 18-19).

Basis of claims settlement – Ski Equipment

The amount payable will be the value at today's prices less a deduction for wear and tear and depreciation as shown below. We may at Our option replace, reinstate or repair the lost or damaged Ski Equipment.

- | | |
|---------------------------|---------------------------|
| • Up to 1 year old - 90% | • Up to 2 years old - 80% |
| • Up to 3 years old - 60% | • Up to 4 years old - 40% |
| • Up to 5 years old - 30% | • Over 5 years old - 10% |

Ski Pack (loss of)

What You are not covered for:

1. Anything mentioned in 'What You are not covered for' under section 3 – Emergency medical & other expenses (although the Event Excess does not apply).
2. You must provide (at Your own expense) written confirmation from a Medical Practitioner that the accidental injury or sickness prevented You from using Your Ski Pack.
3. Anything mentioned in the General Exclusions (pages 18-19).

Piste Closure

What You are not covered for:

1. Expenses (such as food or drink) that You would have incurred during the normal course of Your Trip.
2. Lack of snow or avalanche conditions known or public knowledge at the time the Trip was booked or when You purchased this insurance.
3. Anything mentioned in the General Exclusions (pages 18-19).

Avalanche / Weather Delay

What You are not covered for:

1. Expenses (such as food or drink) that You would have incurred during the normal course of Your Trip.
2. Avalanche or severe weather conditions known or public knowledge at the time the Trip was booked or when You purchased this insurance.
3. Any circumstances where transport costs, compensation or alternative skiing facilities are offered to You.
4. Anything mentioned in the General Exclusions (pages 18-19).

Section 15 - Travel Consumer Dispute

What You are covered for:

We will pay up to **£25,000** to cover the cost of Professional Fees in pursuing a breach of contract claim arising from a contract (which must be evidenced and recorded in writing) entered into by You or on Your behalf for the purposes of undertaking a Trip in order to seek compensation and or implementation of the contract from the following:-

- a) Your Tour Operator or Holiday Company;
- b) Your Travel Agent;
- c) a Car Hire company with whom You have pre-booked a vehicle;
- d) an Airline, Ferry, Train, Cruise liner or Coach Operator;
- e) a Hotelier or Property Owner.

Subject to the Legal Proceedings being able to be brought in a Court of United Kingdom jurisdiction.

What You are not covered for

1. any matter where the value of the goods or services in dispute or the total instalments due at the time of making the claim is less than £150;
2. an event not reported to the Us within 30 days of returning from the Trip subject to the dispute;
3. Professional Fees and expenses which a Court of Criminal Jurisdiction orders to be paid;
4. actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
5. the Insured Person's travelling expenses, subsistence allowances or compensation for absence from work;
6. any claim where the event arises from incidents which have occurred or services and the like which have been provided prior to the first inception date of this insurance;
7. Professional Fees incurred:-
 - a) before Our written acceptance of a claim;
 - b) before Our approval or beyond those for which We have given Our approval;
 - c) where You fail to give proper instructions in due time to Us or to the Authorised Professional;
 - d) where You are responsible for anything which in Our opinion prejudices Your case;

- e) if You withdraw instructions from the Authorised Professional, fail to respond to the Authorised Professional, withdraw from the Legal Proceedings or the Authorised Professional refuses to continue to act for You;
 - f) where You decide that You no longer wish to pursue Your claim as a result of disinclination. All costs incurred up until this stage will become Your responsibility;
 - g) in respect of the amount in excess of Our Standard Professional Fees where You have elected to use an Authorised Professional of Your own choice;
8. the pursuit continued pursuit or defence of any claim if We consider it is unlikely a sensible settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred;
 9. claims which are conducted by You in a manner different from the advice or proper instructions of Us or the Authorised Professional;
 10. appeals unless You notify Us in writing of Your wish to appeal at least six working days before the deadline for giving notice of appeal expires and We consider the appeal to have reasonable prospects of success;
 11. damages, fines or other penalties You are ordered to pay by a court, tribunal or arbitrator;
 12. claims arising from an event arising from Your deliberate act, omission or misrepresentation;
 13. any Professional Fees relating to Your alleged dishonesty or deliberate and wilful criminal acts or omissions;
 14. Legal Proceedings outside the United Kingdom and proceedings in constitutional international or supranational courts or tribunals including the European Court of Justice and the Commission and Court of Human Rights;
 15. a dispute which relates to any compensation or amount payable under a contract of insurance;
 16. an application for judicial review;
 17. any Professional Fees incurred in defending or pursuing new areas of law or test cases;
 18. any claims made or considered against Us or an Authorised Professional used to handle any claim.

Specific conditions relating to claims

We will give such consent if You can satisfy Us that there are reasonable prospects of success in pursuing or defending Your claim and that it is necessary for Professional Fees to be paid and You have paid the Excess.

We may require (at Our discretion) You at Your expense to obtain the opinion of an expert or counsel on the merits of a claim or continued merits of a claim or Legal Proceedings. If We subsequently agree to accept or continue with the claim, the costs of such opinion will be covered.

If after receiving a claim or during the course of a claim We decide that-

1. Your prospects of success are insufficient;
2. It would be better for You to take a different course of action;
3. We cannot agree to the claim.

We will write to You giving Our reasons and We will not then be bound to pay any further Professional Fees for this claim.

We may limit any Professional Fees that We will pay under the policy in the pursuit continued pursuit or defence of any claim:-

1. If We consider it is unlikely a sensible settlement will be obtained; or
2. where the likely settlement amount is disproportionate to the time and expense necessary to achieve a settlement; or
3. We consider that it is unlikely that You will recover the sums due and or awarded to You.

Alternatively where it may cost Us more to handle a claim than the amount in dispute We may at Our option pay to You the amount in dispute which shall be deemed to represent full and final settlement under this policy providing that all the terms and conditions of this policy have been complied with.

Representation

We will take over and conduct in Your name the prosecution, pursuit, defence or settlement of any claim. The Authorised Professional nominated and appointed by Us will act on Your behalf and You must accept Our nomination.

If Legal Proceedings have been agreed by Us, You may nominate Your own Authorised Professional whose name and address You must submit to Us. In selecting Your Authorised Professional You shall have regard to the common law duty to minimise the cost for Your claim.

Conduct of Claim

1. You shall at all times co-operate with Us and give to Us and the Authorised Professional evidence, documents and information of all material developments and shall attend upon the Authorised Professional when so requested at Your own expense.
2. We shall have direct access at all times to and shall be entitled to obtain from the Authorised Professional any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and You shall give any instructions to the Authorised Professional which may be required for this purpose. You or Your Authorised Professional shall notify Us immediately in writing of any offer or payment into Court made with a view to settlement and You must secure Our written agreement before accepting or declining any such offer.
3. We will not be bound by any promise or undertaking given by You to the Authorised Professional or by either of You to any Court, witness, expert or agent or other person without Our agreement.

Recovery of Costs

You should take all steps to recover costs charges, fees or expenses. If another person is ordered, or agrees, to pay You all or any costs charges, fees, expenses or compensation You will do everything possible (subject to Our directions) to recover the money and hold it on Our behalf. If payment is made by instalments these will be paid to Us until We have recovered the total amount that the other person was ordered, or agreed to pay by way of costs, charges or fees.

Section 16 - Consular Assist Cover

Strong Advisory Note: by nature of the risks that this section covers, some categories of claim may require the input of a third party. It is strongly advised that You inform at least one of the following parties of the existence of this policy and provide them with a copy of the wording in the event that You require assistance and are unable to initiate the claims process:

- a) a Family Member;
- b) Your employer;
- c) a close friend;
- d) a colleague.

This policy is intended to cover the circumstances as detailed under the 'What this insurance covers' section.

The intention of this policy is not to duplicate services being delivered directly to You or costs being incurred on Your behalf by the Foreign & Commonwealth Office, other service provider or any other insurance policy or policies that You may have.

Please note that events arising as a consequence of Terrorism will not be covered under this policy.

Definitions applicable to this section only: the words or expressions detailed below have the following meaning wherever they appear in this section of cover.

Note: You must refer to the Definition of Words (pages 6-7) which also apply.

Abducted

To take (someone) away illegally by force or deception but not with the intention to extort monies or to use the victim for the purpose of bargaining with another party.

Detention

The action of detaining someone or the state of being detained in official custody.

Express Kidnapping

A method of abduction where a small and easily paid ransom is demanded and the victim is then released.

Family Members

Your parents, spouses, siblings and children.

In-Country Support

The provision of advice and support by one of Our local consular specialists within 24 hours for up to 5 days.

We shall, at Our sole discretion, supply the above advice and support with a visit from a UK based Consular specialist within 72 hours (travel permitting) for up to 5 days.

The above support shall be with the communications and liaison with local authorities, organisations, consulates or embassies following an accepted claim.

The maximum amount of time We shall incur costs providing in-country support locally or with a visit from the UK shall be limited to 5 days.

Kidnap (Kidnapped/Kidnapping)

To take (someone) away illegally by force or deception with the intention to extort monies or to use the victim for the purpose of bargaining with another party.

Major Crisis

An event that is, or is expected to lead to, an unstable and dangerous situation in the country You are visiting.

Natural Disasters

A natural event including but not limited to a flood, earthquake, or hurricane, which causes great damage or loss of life.

Period of Advice

- Sub sections 1, 4, 5, 6, 7, 8 and 10 – up to 30 days after the Time of Occurrence.
- Sub sections 2, 3 and 9 – up to 180 days after the Time of Occurrence and up to 30 days after Your release.

Petty and Minor Crime

A misdemeanour, not defined as a Serious Crime, for which the punishment is usually just a small fine or short term of imprisonment.

Security Agencies

- a) governmental organisations which conduct intelligence activities for the internal security of a nation;
- b) consulting firms specialising in political, security and integrity risks.

Serious Crime

Where You are an alleged victim of Grievous Bodily Harm, murder or manslaughter (excluding corporate manslaughter) as defined in English Law.

If You are an alleged victim of grievous bodily harm, We shall only provide In-Country Support where You have been hospitalised for a period of over 48 hours.

Sexual Assault

Sexual assault as defined in English Law.

Time of Occurrence

When the event occurred or commenced whichever is the earlier.

Your cover under this section: following an insured incident occurring during Your Trip, We will provide the following cover:

1 – Major Crisis Management

What You are covered for:

Where a Major Crisis occurs during Your Trip, We will manage communications between official agencies and Family Members whilst You are not in the UK.

What You are not covered for:

Anything mentioned in the General Exclusions (pages 18-19).

2 – Abduction

What You are covered for:

Where You are Abducted, We will support You by:

- providing In-Country Support;
- liaising with Family Members, and Your employer;
- liaising with appropriate governments, Your embassy and the local authorities;
- liaising with Your Travel Plus insurance provider and Security Agencies;
- referring You to a translation service where it is required.

Upon release, We will meet with You and help You to find Accommodation, arrange a medical check-up and arrange travel back to the UK.

What You are not covered for:

Anything mentioned in the General Exclusions (pages 18-19).

3 – Kidnapping

What You are covered for:

Where You are Kidnapped, We will support You by:

- providing In-Country Support;
- liaising with Family Members, and Your employer;
- liaising with appropriate governments, Your embassy and the local authorities;
- liaising with Your Travel Plus travel insurance provider and Security Agencies;
- referring You to a translation service where it is required.

Upon release, We will meet with You and help You to find Accommodation, arrange a medical check-up and arrange travel back to the UK.

What You are not covered for:

Any costs in relation to a claim that falls within the definition of an Express Kidnapping.

Anything mentioned in the General Exclusions (pages 18-19).

4 – Victim of Serious Crime

What You are covered for:

Where You are a victim of Serious Crime, We will support You by:

- providing In-Country Support;
- helping You arrange an appointment with a local hospital or doctor for treatment where necessary;
- liaising with Family Members, and Your employer;
- liaising with appropriate governments, Your embassy and the local authorities;
- providing You with general information about the local police and legal procedures;
- liaising with Your Travel Plus travel insurance provider and Security Agencies;
- referring You to a translation service where it is required;
- referring You to legal professionals and helping You appoint a solicitor in relation to the Serious Crime.

What You are not covered for:

Anything mentioned in the General Exclusions (pages 18-19).

5 – Sexual Assault

What You are covered for:

Where You are a victim of Sexual Assault We will support You by:

- where requested by You, discreetly contacting Your Family Members, or employer to let them know what has happened;
- contacting Your embassy and ask that they provide You with an escort to the police station;
- providing a list of local lawyers, interpreters and referring You to a translation service; transmitted infections and on pregnancy;
- providing information on professional help that is available to You in the UK and requesting, where needed, the services of a sexual offences trained officer from Your local police station in the UK;

- referring You to legal professionals and helping You appoint a solicitor in relation to the Sexual Assault.

What You are not covered for:

Anything mentioned in the General Exclusions (pages 18-19).

6 – Detention / Imprisonment

What You are covered for:

Where You are detained or imprisoned abroad We will support You by:

- liaising with Your embassy and/or, where requested by You, Your next of kin, and employer;
- contacting support charities and organisations if required;
- referring You to legal professionals and helping You appoint a solicitor in relation to Your detention or imprisonment;
- referring You to a translation service where it is required.

What You are not covered for:

The cost of any fines or penalties that You are requested to pay by the local police or authorities.

Anything mentioned in the General Exclusions (pages 18-19).

7 – Express Kidnapping

What You are covered for:

Where You are a victim of an Express Kidnapping We will support You by:

- liaising with appropriate governments, Your embassy and the local authorities;
- where requested by You, liaising with Family Members, and/or Your employer;
- referring You to legal professionals and helping You appoint a solicitor in relation to the Express Kidnapping;
- referring You to a translation service where it is required;
- liaising with Your Travel Plus travel insurance provider and Security Agencies;
- providing You with advice on what next steps You should take following the Express Kidnapping;
- liaising with Your embassy and local authorities where necessary.

What You are not covered for:

The repayment or replacement of monies or items extorted from You in the Express Kidnapping.

Anything mentioned in the General Exclusions (pages 18-19).

8 – Victims of Petty and Minor Crime

What You are covered for:

Where You are a victim of a Minor or Petty Crime, We will support You by:

- providing telephone support from an English speaking consular trained incident manager;
- where requested by You, liaising with Family Members, and/or Your employer;
- referring You to legal professionals and, where necessary, helping You appoint a solicitor in relation to the Petty or Minor Crime;
- referring You to a translation service where it is required.

What You are not covered for:

Anything mentioned in the General Exclusions (pages 18-19).

9 – Missing Persons

What You are covered for:

Where You are reported as missing for a period of over 48 hours, We will support You by:

- providing In-Country Support;
- liaising with Your next of kin and if You are found, We will liaise with Your Family Members and/or employer where requested by You on what their next steps should be;
- referring You to a translation service where it is required;
- referring You to legal professionals and, where necessary, helping You appoint a solicitor in relation to the circumstances that led to You going missing;
- liaising with Your embassy and local authorities where necessary.

What You are not covered for:

Anything mentioned in the General Exclusions (pages 18-19).

10 – Passport Replacement

What You are covered for:

Where Your passport has been lost or stolen, We will support You by:

- providing telephone support from an English speaking consular trained incident manager who will help You to complete Your application;
- providing advice on how to acquire a replacement passport;
- liaising with local government agencies or the consulate to help You acquire a replacement passport and arranging appointments with the consulate if required;
- where requested by You, liaising with Family Members, and/or Your employer.

What You are not covered for:

The cost of any applications or fees in replacing Your passport.

Anything mentioned in the General Exclusions (pages 18-19).

Conditions applicable to this section only:**1. In-Country Support**

Where We are providing In-Country Support it shall be at Our discretion as to how and where Our representatives spend their time in trying to provide You with the most effective assistance for Your circumstances.

2. Duplication of Costs

The intention of this policy is not to duplicate services being delivered directly to You or costs being incurred on Your behalf by the Foreign & Commonwealth Office, other service provider or any other insurance policy or policies that You may have.

3. Observance

Our liability to make any payment under this policy will be conditional on You complying with the terms and conditions of this insurance.

4. Fraudulent or Exaggerated Claims

We have the right to refuse to pay a claim or to void this insurance in its entirety if You make a claim which is in any respect false or fraudulent or exaggerated.

5. Contracts (Rights of Third Parties) Act 1999

Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

Note: You must refer to the General Conditions (page 18) which also apply.

Exclusions applicable to this section only:

We shall not be liable for:-

1. claims in respect of In-Country Support where in the opinion of a Security Agency the attendance of Our representative could result in their life being placed in serious danger;
2. costs arising from or in connection with translation services, interpreters or legal professionals that We have referred to You;
3. any communications that are not in relation to Your whereabouts, well-being, travel arrangements or travel insurance;
4. costs arising from or in connection with Your Accommodation, travel, or medical arrangements;
5. costs of advice provided after the Period of Advice for the specific incident has expired;
6. claims for advice for circumstances that are not covered by the policy;
7. claims arising from:-
 - a) electronic data:
 - any consequence, howsoever caused, including but not limited to computer virus 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 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.
 - b) Natural Disasters (other than sub-section 1 where cover is provided).
 - c) Terrorism which is defined as any direct or indirect consequence of Terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

Note: You must refer to the General Exclusions (pages 18-19) which also apply.

Section 17 - Cruise Extension

Cover under Single Trip is only in force if shown on Your Policy Schedule and the appropriate additional premium has been paid.

Cover is included for Annual Multi-trip travel.

Definition of words applicable to this section only:

Cruise - means a voyage of more than 72 hours in duration on a ship/vessel sailing on the seas or oceans, that includes stopping at various ports.

Formal Cruise Attire - means clothing which meets the cruise dress code for formal dining, which may include evening gowns, cocktail dresses, suits, tuxedos, dress trousers, dress shirts, sports jacket and ties.

Note: You must refer to the Definition of Words (pages 6-7) which also apply.

A - MISSED EMBARKATION**What You are covered for**

Under Your selected cover option as specified in Your Policy Schedule, We will pay:

- 1 where You are joining Your Cruise ship at an UK embarkation point, up to:
 - £750 Premier policy
 - £1,500 Premier Plus policy
 to enable You to reach Your Cruise ships next port of call if You arrive at the original UK embarkation point after the ship has departed due to the vehicle in which You are travelling to the original UK embarkation point suffering from a mechanical breakdown or failure or being involved in an accident or a delay involving Your own vehicle because of unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website, on television, news bulletins or in the press or Your Public Transport is delayed, preventing You from being able to embark on time, or

- 2 where You are joining Your Cruise ship at an embarkation point outside the UK, up to:

£750 Premier policy

£1,500 Premier Plus policy

for alternative transport to get You to Your Cruise ships overseas embarkation point, or next port of call if You are unable to reach Your Departure Point and check-in on time for Your outbound departure either because Your Public Transport is delayed, or the vehicle in which You are travelling suffers from a mechanical breakdown or failure or being involved in an accident or a delay involving Your own vehicle because of unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website, on television, news bulletins or in the press, causing You to miss Your outbound departure.

Note: You may claim only under section 1 - Cancellation or Curtailment/Loss of Holiday, section 9 - Journey Disruption including Airspace Closure, section 10 - Delayed Departure, section 11 - Missed Departure/Missed Connection or section 17 - Missed Embarkation, not under each section.

What You are not covered for

Anything mentioned under the heading 'What You are not covered for' within Section 11 - Missed Departure/Missed Connection.

Any compensation when Your cruise operator has rescheduled Your flight itinerary.

Additional expenses where Your planned arrival time at the port is less than 3 hours in advance of the sail departure time if You are travelling independently and not part of an integrated cruise package.

Please see the 'Special conditions relating to claims' under Section 11 - Missed Departure/Missed Connection, which also apply.

B - FORMAL CRUISE ATTIRE**What You are covered for**

Under Your selected cover option as specified in Your Policy Schedule:

- 1 We will pay up to a total of:

£1,500 Premier policy

£2,500 Premier Plus policy

for the accidental loss of, theft of or damage to Your Formal Cruise Attire:

- a) for articles less than 2 years old at the time of loss or theft, the replacement cost when evidence of the original purchase is provided;
- b) for articles 2 years old or more, or if evidence cannot be produced as to its age, the value at today's prices less a deduction for wear, tear and depreciation (or We may at Our option replace, reinstate or repair the lost or damaged Formal Cruise Attire).

- 2 We will pay up to a total of:

£250 Premier policy

£500 Premier Plus policy

for the purchase or hire of replacement items of Formal Cruise Attire if Your own is misplaced, lost or stolen on Your outward journey from Your Home Area for over 8 hours from the time You boarded Your Cruise ship and provided written confirmation is obtained and sent to Us confirming the delay. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

What You are not covered for

Anything mentioned under the heading 'What You are not covered for' within Section 6 - Baggage and Passport.

Please see the 'Special conditions relating to claims' under Section 6 - Baggage and Passport, which also apply.

C - CRUISE ITINERARY CHANGES**What You are covered for**

Under Your selected cover option as specified in Your Policy Schedule, We will pay:

£50 for each missed port up to £500 Premier policy

£100 for each missed port up to £1,000 Premier Plus policy

if a scheduled port visit is cancelled during Your Cruise due to adverse weather conditions or timetable restrictions and no alternative port can be offered.

Special conditions relating to claims

You must obtain a written report from the Cruise Operator, Carrier or their handling agents confirming the itinerary change and the reason for it.

What You are not covered for

- 1 a missed port caused by strike or industrial action;
- 2 claims arising from a missed port caused by strike or industrial action existing or publicly declared by the date You purchased this insurance or at the time of booking any Trip;
- 3 Your failure to attend the excursion as per Your itinerary;
- 4 if Your Cruise ship cannot put people ashore due to a scheduled tender operation failure;
- 5 where a monetary amount (including on board credit) of compensation has been offered by the Cruise ship or Your tour operator;
- 6 anything mentioned in the General Exclusions (pages 18-19).

D - ADDITIONAL MEDICAL AND OTHER EXPENSES**What You are covered for**

Under Your selected cover option as specified in Your Policy Schedule, in addition to cover provided for a claim under Section 3 - Emergency Medical and other Expenses, as a result of Your Bodily Injury or illness sustained abroad during the period of Your Trip, We will pay:

- 1 Ship to shore repatriation - up to £100,000 emergency air evacuation if necessary and with the prior approval of the Emergency Assistance Service, as a result of Your suffering unforeseen Bodily Injury, illness or complications as a direct result of pregnancy outside Your Home Area:

- 2 Cabin confinement benefit:
£50 per day up to **£500** Premier policy
£100 per day up to **£1,000** Premier Plus policy
for each full day that You are confined to Your cabin by the ship's doctor as an in-patient during the period of the Trip.
- 3 Loss of shore excursions:
£250 Premier policy
£500 Premier Plus policy
that You pre-booked and pre-paid for in Your Home Area and are unable to take because You are confined to bed in Your cabin by the ship's doctor and on which You are unable to obtain a refund.

What You are not covered for

You must obtain written confirmation of any confinement to Your cabin in writing by the ship's doctor.

Anything mentioned under the heading 'What You are not covered for' within Section 3 - Emergency Medical and other Expenses.

Please see the 'Special conditions relating to claims' under Section 3 - Emergency Medical and other Expenses, which also apply.

Section 18 - Business Travel Extension

This extension is only in force if shown on Your Policy Schedule and the appropriate additional premium has been paid.

Definition of words applicable to this section only:

Business Equipment - means business goods or samples, presentation materials, computer, television, fax and phone equipment (including mobile phones) PDAs, and any other equipment which is needed to carry out Your business duties.

Business Trip - means a journey undertaken for the purpose of following Your normal occupation, provided this does not involve manual work or exposure to hazardous risks (unless declared to and accepted by Us).

Business Money - means bank notes currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets and phone cards all held for business purposes.

Note: You must refer to the Definition of Words (pages 6-7) which also apply.

A - BUSINESS EQUIPMENT

What You are covered for

Under Your selected cover option as specified in Your Policy Schedule, We will pay:

- for the accidental loss of, theft of or damage to Your Business Equipment, up to **£2,000** for:
 - articles less than 2 years old at the time of loss or theft, the replacement cost when evidence of the original purchase is provided;
 - articles 2 years old or more, or if evidence cannot be produced as to its age, the value at today's prices less a deduction for wear, tear and depreciation (or We may at Our option replace, reinstate or repair the lost or damaged Business Equipment).

The maximum We will pay for any one article, Pair or Set of articles is **£1,000**.
The maximum We will pay for business samples is **£1,000**.
- We will pay up to a total of **£250** for the purchase or hire of replacement Business Equipment if Your own is misplaced, lost or stolen on Your outward journey from Your Home Area for over 8 hours provided written confirmation is obtained and sent to Us from the carrier, confirming the number of hours the Business Equipment was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.
- We will pay up to a total of **£250** for emergency courier expenses You have to pay to replace any Business Equipment that You must have for Your Business Trip.

What You are not covered for

Anything mentioned under the heading 'What You are not covered for' within Section 6 - Baggage and Passport.

Please see the 'Special conditions relating to claims' under Section 6 - Baggage and Passport, which also apply.

B - BUSINESS MONEY

What You are covered for

Under Your selected cover option as specified in Your Policy Schedule, We will pay up to **£1,000** for the accidental loss of, theft of or damage to Your Business Money during Your Business Trip.

What You are not covered for

Anything mentioned under the heading 'What You are not covered for' within Section 7 - Personal Money and Documents.

Please see the 'Special Conditions relating to Claims' under Section 7 - Personal Money and Documents, which also apply.

C - REPLACEMENT BUSINESS COLLEAGUE

What You are covered for

Under Your selected cover option as specified in Your Policy Schedule, We will pay up to **£1,000** for reasonable additional Accommodation and travelling expenses incurred in arranging for a colleague or business associate to take Your place on a pre-arranged Business Trip in the event that You are unable to make the journey due to death, Bodily Injury or illness.

What You are not covered for

Anything mentioned under the heading 'What You are not covered for' within Section 1 - Cancellation or Curtailment/Loss of Holiday.

Please see the 'Special conditions relating to claims' under Section 1 - Cancellation or Curtailment/Loss of Holiday, which also apply.

D - PERSONAL ACCIDENT

What You are covered for

Under Your selected cover option as specified in Your Policy Schedule, the benefits provided within this Policy under Section 5 - Personal Accident will be doubled if You are travelling on a booked Business Trip and You sustain Bodily Injury.

What You are not covered for

Anything mentioned under the heading 'What You are not covered for' within Section 5 - Personal Accident.

Please see anything mentioned under the heading 'Provisions' within Section 5 - Personal Accident, which also apply.

Please see the 'Special conditions relating to claims' under Section 5 - Personal Accident, which also apply.

General Conditions

You must comply with the following conditions to have the full protection of Your policy. If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

- If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability We will not pay more than Our proportional share (not applicable to section 5 – Personal accident).
- You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard Your property from loss or damage and to recover property lost or stolen.
- You have a duty to take reasonable care not to make a misrepresentation:
Please take reasonable care to answer all Our questions honestly and to the best of Your knowledge. If You don't answer Our questions correctly, Your policy may be cancelled, or Your claims rejected or not fully paid.
- It is a condition of this policy that when booking Your Trip or purchasing this policy whichever is later that You are fit to travel and participate in any activities and excursions that You have planned during Your Trip.
- Fraudulent acts**
If You or anyone acting on Your behalf have intentionally concealed or misrepresented any information or circumstance that You had a responsibility to tell Us about, or engaged in any fraudulent conduct, or made any false statement relating to this insurance, We will:
 - void the policy, which means We will treat the policy as if it had never existed;
 - not return to You the premium paid;
 - not pay claims;
 - seek to recover any money from You for any claims We have already paid, including the amount of any costs or expenses we have incurred;
 - inform the police, other financial services organisations and anti-fraud databases, as set out under the Important Notes section headed 'Fraud prevention and detection'.
- Sanctions clause**

We will not be held liable to provide cover or make any payments or provide any service or benefit to any Insured Person or other party to the extent that such cover, payment, service, benefit and/or business or activity of the Insured Person would violate any applicable trade or economic sanctions law or regulation.

General Exclusions

These exclusions apply in addition to the exclusions that appear in each section of the policy.

You are not covered for:

- A) any loss or expense or any legal liability, injury, illness or death directly or indirectly due to, contributed to or caused by:
- war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
 - Terrorism - this exclusion does not apply to section 3 - Emergency medical & other expenses, section 4 - Hospital inconvenience benefit and section 5 - Personal accident, unless nuclear, chemical or biological weapons, devices or agents are used;
 - participation in any activity not covered under the Acceptable Activities unless agreed by Us and for which the additional premium has been paid (if appropriate);
 - Your suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
 - You:
 - jumping or diving from piers, walls or rocks (including tombstoning and shorediving);
 - climbing on top of or jumping from a vehicle;
 - jumping from a building or balcony;
 - climbing or moving from any external part of any building to another part (apart from stairs) and falling, regardless of its height;
unless Your life is in danger or You are attempting to save human life;

- 6) You being under the influence of drugs (except those prescribed by Your registered Medical Practitioner, but not when prescribed for the treatment of drug addiction);
 - 7) Your abuse or prior abuse of solvents;
 - 8) You drinking too much alcohol or alcohol abuse including alcohol withdrawal where it is reasonable foreseeable that such consumption could result in an impairment of Your faculties and/or judgment resulting in a claim. We do not expect You to avoid alcohol on Your Trips or holidays but We will not cover any claims arising because You have drunk so much alcohol that Your judgment is seriously affected and You need to make a claim as a result;
 - 9) Your alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not;
 - 10) anything shown as not covered in the Important Conditions Relating to Your Health (page 3);
 - 11) normal pregnancy, without any accompanying Bodily Injury, illness or complication. This policy is designed to provide cover for unforeseen events, accidents and illnesses and normal childbirth does not constitute an unforeseen event;
 - 12) any search and rescue costs;
 - 13) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other Government Officials or Authorities of any country;
 - 14) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - 15) radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - 16) You being exposed to the Utilisation of Nuclear, Chemical or Biological Weapons of Mass Destruction;
 - 17) pressure waves caused by aircraft and other aerial devices travelling at sonic or super sonic speeds;
 - 18) Your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel (other than claims arising from You not being able to travel and use Your booked Accommodation or Curtailing the Trip before completion, as provided for under subsection v) of What You are covered for under Section 9 - Journey disruption including airspace closure cover);
 - 19) You driving, or in charge of a vehicle where Your blood/urine alcohol level is above the legal limit stated in the laws of the country where the incident occurs;
 - 20) You driving a vehicle unless an applicable current United Kingdom driving licence is held permitting the use of such vehicle in the United Kingdom/Channel Islands and the country visited and subject to the Activities list shown at the back of this policy;
 - 21) You engaging in active service in any of the Armed Forces of any nation, other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under the Cancellation or Curtailment/Loss of Holiday section (pages 7-8);
 - 22) costs recoverable elsewhere;
 - 23) Your own unlawful action or any criminal proceedings against You;
 - 24) any claim where You are not wearing a helmet whilst on a motorcycle, motor scooter or moped;
 - 25) any claim where You are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available;
 - 26) any Trip that had already begun when You purchased this insurance will not be covered, except where You renew an existing Annual Multi-trip policy which fell due for renewal during the Trip.
- B) any other loss, damage or additional expense following on from the event for which You are claiming, unless We provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following Bodily Injury, illness or disease.
- C) any loss due to currency exchange of any and every kind. Any costs paid for using reward scheme points or similar, timeshare, holiday property bond or similar points scheme (including any exchange fees, property maintenance expenses or fees).

Claims Conditions

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

If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

1. Claims Notification:

For Sections 1 to 12, 14, 15, 17 & 18

You must notify Us at the following address:

Travel Plus Claims Department, P J Hayman & Company Limited
 Stansted House, Rowlands Castle PO9 6DX
 Tel: **02392 419 866** Monday to Friday 9am-5pm, closed Bank Holidays
 Fax: **02392 419 049**
 Email: **claims@pjhayman.com**

The notification must be made as soon as possible thereafter following any Bodily Injury, illness, incident, event, Redundancy or the discovery of any loss or damage which may give rise to a claim under this policy.

You must also inform Us if You are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to Us without delay. You or anyone acting on Your behalf must not negotiate admit or repudiate any claim without Our written consent.

You or Your legal representatives must supply at Your own expense all information, evidence, details of household insurance and medical certificates as required by Us. We reserve the right to require You to undergo an independent medical examination at Our expense. We may also request and will pay for a post-mortem examination.

You must retain any property which is damaged, and, if requested, send it to Us at Your own expense. If We pay a claim for the full value of the property if it is subsequently recovered or there is any salvage then it will become Our property. We may refuse to reimburse You for any expenses for which You cannot provide receipts or bills.

For Section 13 Legal Expenses contact:

Lyons Davidson Limited, Victoria House, 1 Victoria Street, Bristol BS16AD
 Tel: **0800 923 4217**

For Section 16 only

All potential claims must be reported initially to the Claims Helpline Service for advice and support.

In the event of a claim under this policy, You must call the Emergency Helpline Number on **033 33 70 70 70** and report the circumstances that have given rise to a claim.

The Emergency Helpline Number is operated 24 hours a day 365 days a year.

You shall at all times co-operate with Us and give to Us and/or Our representatives, evidence and documents as requested to support Your claim, at Your own expense.

In the event of a claim Your claim will be managed by Our appointed Claims Handler, Legal Insurance Management (LIM).

To ensure an accurate record Your telephone conversation may be tape recorded.

Where We have offered to liaise with various parties under this policy, this shall be done so in a form of communication that is deemed appropriate by Us. It shall be at Our discretion as to whether any of Our representatives shall present themselves in person to any authorities, consulates or organisations.

We reserve the right under this policy to cease to provide advice where We have assessed that the incident is not covered under this policy.

2. Subrogation

We are entitled to take over and conduct in Your name the defence and settlement of any legal action. We may also take proceedings at Our own expense and for Our own benefit, but in Your name, to recover any payment We have made under this policy to anyone else.

You must follow these instructions as failure to do so could prejudice Your claim.

1. Cancellation

Notify the travel agent/tour operator immediately You need to cancel, and obtain a Cancellation invoice. If You delay We will only pay for those costs that You would have had to pay on the date it would have been reasonable for You to cancel.

2. Curtailment/Loss of Holiday/cutting short Your Trip

Contact Our Emergency Assistance provider to confirm that the reason for cutting short Your Trip will be covered and that Your expected additional expenses are reasonable.

3. Emergency medical expenses

Contact Our Emergency Assistance provider immediately if You are admitted as an inpatient.

4. Personal accident

Obtain a certificate from the treating Medical Practitioner or specialist. In the event of death, We will require sight of an original copy of the Death Certificate.

5. Damage to Baggage / Formal Cruise Attire, Ski Equipment / Business Equipment during Your Trip

Retain the items in case We wish to see them (note: You may not abandon any property to Us). You will need to obtain an estimate for repair or a letter confirming that the damage is irreparable.

6. Delay of Baggage / Formal Cruise Attire, Ski Equipment / Business Equipment in transit

Retain Your tickets/luggage tags and report the matter to the carrier and obtain a Property Irregularity Report form or its equivalent. If Your personal Baggage is delayed for more than 8 hours on Your outward journey and You need to buy or hire essential items, ensure that You keep all receipts.

7. Loss of Baggage / Formal Cruise Attire, Ski Equipment / Business Equipment, Personal Money / Business Money and Travel Documents during Your Trip

Notify the police as soon as possible (within 24 hours of discovery or as soon as possible after that) and obtain a written report and reference number from them. Also report the loss to Your tour operator's representative or hotel/Accommodation manager and if possible obtain a written report. You will be expected to provide proof of purchase/ownership and/or receipts or pre-loss valuations.

8. Personal liability

You must not admit responsibility to anyone or agree to pay for any damage, repair costs or compensation. You must keep a detailed written record and send it to Us with any correspondence received, unanswered.

9. Travel delay/travel disruption, Missed embarkation, Cruise itinerary changes

You need to obtain a letter from the airline, railway company, cruise operator or shipping line (or their handling agents) which shows the scheduled departure time, actual departure time and the reason for the delay. If You are delayed getting to Your Departure Point, You must provide proof of the delay (e.g. a Police or motoring organisation report) and provide receipts for necessary expenses incurred.

10. Legal expenses

Provide a detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies) as soon as possible after the event causing Your claim. You will also need to supply Us with any writ, summons or other correspondence received from any third party. Please note that You should not admit liability, offer to make any payment or correspond with any third party without Our written consent. Details of any witnesses, providing written statements where available, should also be forwarded to Us.

11. Piste closure / avalanche or weather delay

Obtain written confirmation (giving full details of the time, dates, etc) from the Tour Operator's local representative or resort authorities stating the circumstances.

Making a Complaint

Our complaints procedure

We are committed to providing a high level of customer service. If You don't feel We have delivered this, We would welcome the opportunity to put things right for You.

Many concerns can be resolved straight away

Therefore first of all, please get in touch with Your usual contact (this could be Your insurance broker or the company that has dealt with Your claim) as they may be able to provide You with an immediate response to Your satisfaction. If they are unable to deal with Your complaint themselves, they will refer Your complaint to the correct party.

If You are unsure who to contact, please contact P J Hayman & Company Limited:

Call: **02392 419 833**

Email: customerservices@pjhayman.com

Write: The Customer Service Manager, P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX

For sections 15 & 16 only, You should in the first instance write to:

The Managing Director

Legal Insurance Management Ltd

1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF

Alternatively email Us at: claims@legalim.co.uk

Please ensure Your policy number is quoted in all correspondence to assist a quick and efficient response.

Most complaints can be resolved within 3 business days

If We can resolve Your complaint to Your satisfaction within 3 business days We will do so and We'll write to You to confirm (a business day is defined as Monday to Friday, but excluding Bank Holidays).

Complaints that take longer than 3 business days to resolve

If We have not been able to resolve Your complaint to Your satisfaction within 3 business days, We will keep You updated with progress and provide You with Our decision as quickly as possible. This will be in the form of a final decision letter from our Customer Relations Team.

Next steps if you are still unhappy

If You are not happy with the outcome of Your complaint, You can ask the Financial Ombudsman Service to review Your case. You'll need to contact them within 6 months of the date of Our final decision letter.

You can also ask the Ombudsman to review Your case if We have not provided You with a final decision within 8 weeks of receiving Your complaint.

The service they provide is free and impartial. They can be contacted as follows:

Post: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: **08000 234567** (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

Website: <http://www.financial-ombudsman.org.uk>

Alternatively online sales only

Although contacting Us directly is the quickest way to complain, the European Commission has set up an online platform where consumers in all EU countries can register a complaint. This can only be used for complaints about purchases made online.

The Online Dispute Resolution service (ODR) directs Your enquiry to Our Customer Relations Team who will handle it in the usual way. It will also let You know that the Financial Ombudsman Service (FOS) is the UK's dispute resolution body for insurance. Should You need to escalate Your complaint further ODR will transmit Your complaint to FOS after 30 days.

Please note that this new EU service facilitates contact only. It doesn't provide any other complaints service. You can find this platform at: <http://ec.europa.eu/odr> Please quote Our email address: customerservices@pjhayman.com

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that You may be entitled to compensation if We are unable to meet Our obligations to You. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Activities

Your policy covers a number of Acceptable Activities accepted at no extra charge when participating on an amateur basis. These are listed below in Activity Pack 1.

Those activities listed in Winter Sports & Activity Packs 2 – 4 may be covered upon payment of an additional premium.

If You intend to undertake any activity not shown that may be considered hazardous, or if You require confirmation of whether Your activity is insured, please contact Your Broker/issuing agent or P J Hayman & Company Limited on **02392 419 050** (or **02392 419 070** for direct clients). Monday to Friday, closed Bank Holidays.

If You intend to participate in any sport or leisure activity You must ensure that:

- Your usual treating G.P. is happy for You to do so;
- You follow the safety guidelines for the activity concerned and where applicable You use the appropriate and recommended safety equipment. This would include the use of safety helmets, life jackets, safety goggles and protective clothing where appropriate.

Cover under section 8 – Personal liability is excluded whilst participating in:

1. any activity involving the use of airborne, waterborne or under water craft, (other than manually propelled row boats, punts, canoes and sailing dinghy's), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms and arising from the course of Your employment;
2. any racing activity.

Activity Pack 1 – covered as standard

Abseiling (within organisers guidelines), aerobics, airboarding, archaeological digging, archery, assault course, athletics, badminton, banana boat rides, baseball, basketball, battle re-enactment, beach games, billiards/snooker/pool, body/boogie boarding, bowls, breathing observation bubble, bungee jump/swoop (single jump), camel riding, canoeing (Grades 1-3), catamaran sailing (inside territorial waters), clay pigeon shooting, climbing wall, cricket, croquet, cross country running, curling, cycling (leisure only), deep sea fishing, dinghy sailing (inside territorial waters), dry slope skiing, elephant riding/trekking, falconry, fell walking/running (up to 3,000m), fencing, fishing, fives, flying (as a fare paying passenger in a fully licensed passenger carrying aircraft), flying fox (within organisers guidelines), football (not main purpose of the Trip), glass bottom boats, go-karting (within organisers' guidelines), golf, gymnastics, handball, heptathlon, hiking (under 3,000m altitude), hitchhiking/jailbreak (organised groups of adults), hobby catting (within territorial waters), hockey, horse riding (no competitions, rodeo, polo, hunting or jumping), hot air ballooning (organised pleasure rides only, not piloting, licensed operator only), hovercraft driving/passenger, hurling, hydro zorbing, indoor climbing, in-line skating/blade skating/roller skating, indoor skating/skateboarding, javelin throwing, jet boating (no racing), jet skiing (no racing or competitions), jogging, jousting (re-enactment only), karting (no competitions), kayaking (Grades 1-3), korfbal, lacrosse, marathon running (one day event), motorcycling on public roads for up to 14 days per Trip (no racing - must possess a licence allowing You to ride an equivalent motorcycle in the UK or Channel Islands), mountain biking (excluding downhill mountain biking), netball, octopush, orienteering (up to 3,000m altitude), paintballing, parasailing/parasailing (over water), passenger on a sledge, pedalos, pony trekking, pool/billiards/snooker, power boating (no racing or competitions), racquetball, rafting (Grades 1-3), rambling (up to 3,000m altitude), rap jumping/running (within organisers guidelines), refereeing, rifle range, ringoes, river tubing (organised activity), roller skating/roller blading, rounders, rowing (no racing), safari (organised by a bona-fide tour operator), safari trekking (organised by a bona-fide tour operator), sailing (inside territorial waters), sail boarding/windsurfing, sand boarding, sand dune surfing/skiing, sand yachting, scuba diving (down to 30 metres if qualified and not diving alone or down to 18 metres if not qualified and must be accompanied by a qualified diver), sea canoeing/kayaking (within sight of land), shinty, skateboarding, sky jumping (from sky tower in New Zealand only), small bore target shoot/target shooting (within organisers guidelines), snooker/pool/billiards, snorkelling, soccer (not main purpose of the Trip), softball, spear fishing (without tanks), speed sailing, squash, street hockey, students working as counsellors or university exchanges (non manual work), surfing, swimming, swimming with dolphins, swimming/bathing with elephants, swimming with killer whales/orcas, Sydney Harbour Bridge tour, table tennis, target shooting/small bore target shoot (within organisers guidelines), ten pin bowling, tennis, trampolining, tree canopy walking (organised activity), trekking (up to 3,000m altitude), tug of war, volleyball, wakeboarding, walking (up to 3,000m altitude), war games, water polo, water ski-ing, water ski jumping, weightlifting (training), whale watching, white water rafting (Grades 1–3), wicker basket tobogganing, windsurfing/sail boarding, wind tunnel flying, work – (clerical & administrative duties), work – light manual (bar & restaurant, waitress, waiter, chalet maid, retail work & fruit picking but excluding the use of power tools, machinery), work – charity (under 9m & no use of machinery), yachting (inside territorial waters), yoga, zap cats, zip lining/trekking, zorbing.

Activity Pack 2 – additional premium applies

Blokarting, dune/wadi buggying/bashing, dune sliding, gorilla trekking (bona fide tour operator), high diving, ice go karting (within organiser guidelines), mud buggying, parasailing/parasailing (over land), roller hockey, triathlon, tubing.

Activity Pack 3 – additional premium applies

Cycling (racing), elephant polo, grass/land skiing, judo (no competitions), karate (no competitions), ostrich riding/racing, polo cross, tall ship sailing (no racing).

Activity Pack 4 – additional premium applies

Bungee jumping/swoop (within organiser's guidelines – multiple jumps), caving/pot holing, parapenting/paraponting, street luge, via ferrata.

Winter Sports

- Annual Multi-trip - cover is automatically included without extra charge for a maximum 21 days (Premier cover) or 45 days (Premier Plus cover)
- Single Trip – additional Winter Sports premium must be paid and shown on Your Policy Schedule.

Please refer to page 7 for the Definition of Winter Sports activities which are covered.