

fit-4-travel

Travel Insurance Policy Wording



CONTENTS

PAGE

Introduction	1
Definitions	2
Geographical Areas	4
Important Information	4
Important Contact Details	5
Claims Procedures and Conditions	6
Health Conditions	7
Table of Benefits	8
Optional Benefits	9

STANDARD SECTIONS

1. Travel Disruption	10
2. Abandonment	11
3. Catastrophe	12
4. Missed Departure	13
5. Delayed Departure	14
6. Medical Expenses	15
7. Hospital Benefit	17
8. Personal Accident	18
9. Baggage and Personal Property	19
10. Delayed Baggage	21
11. Money Passport and Documents	22
12. Personal Liability	23
13. Legal Expenses	24
14. Hijack	26
15. Pet Fees Cover	26
16. End Supplier Failure	27

OPTIONAL SECTIONS

17. Winter Sports	29
1. Ski Equipment	29
2. Ski Hire	30
3. Ski Pack	30
4. Piste Closure	31
5. Avalanche and Landslide	31
18. Golf	32
1. Golf Equipment	32
2. Golf Equipment Hire	33
3. Non Refundable Golf Fees	34
19. Wedding/Civil Ceremony	35
20. Natural Catastrophe	36
Sports and Activities Table	38
General Policy Conditions	40
General Exclusions	43
Complaints Procedure	45
Financial Services Compensation Scheme	46
Cooling-off Period	46
Data Protection and Privacy Statements	47

INTRODUCTION

This travel insurance policy is primarily designed for travellers with pre-existing medical conditions and their **travelling companions**.

The Policy provides cover for UK Residents and UK Expatriates who are residing in Austria, Belgium, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom and are flying from and returning to their **home location**.

Provided the premium has been paid in the required manner, **we** will provide the insurance detailed in this Policy and **schedule** for the **period of insurance**.

The **schedule** identifies the operative sections of cover.

Before **you** accept **our** Policy, **you** have 14 days to review **your** Policy wording and consider its full terms. If **you** are not totally happy with the Policy and have not made a claim or the **period of insurance** has not expired, simply contact **your** insurance intermediary requesting that **your** insurance is to be cancelled and that any monies paid be returned. **We** will then cancel **your** insurance.

To be eligible for cover under this Policy **you** must be a permanent UK Resident or a UK Expatriate who is residing in a country listed within the defined term '**home location**'.

If **you** opt to pay **your** premium in sterling then the sum insured will be represented in sterling, if you choose euros then your sum insured will be represented in euros, except Section 16 'End Supplier Failure' where if **you** are a non-UK resident then **your** sum insured will only be settled in euros. The currency will be shown in the 'Schedule of Insurance and Statement of Fact'.

IMPORTANT CONTACT DETAILS

Medical Assistance (24 hour) Helpline (see page 5)

Claims Service (see page 6)

Medical Screening Helpline (see page 7)

This Policy is administered by International Travel and Healthcare Limited and underwritten by AmTrust Europe Limited

International Travel and Healthcare Limited

Registered in England number 05461888.

at West House, 46 High Street, Orpington, Kent BR6 0JQ, United Kingdom.

Authorised and regulated by the Financial Conduct Authority.

Financial Services Register number 433367.

AmTrust Europe Limited

Registered in England number 1229676.

at Market Square House, St James's Street, Nottingham NG1 6FG, United Kingdom.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk

Financial Services Register number 202189.

Member of the Association of British Insurers.

DEFINITIONS

Certain words in this Policy have a specific meaning. They have this specific meaning wherever they appear in this Policy, **schedule** or endorsement and are shown in bold print. The following definitions are used throughout the Policy. Any additional definitions, specifically applicable to individual Standard or Optional section(s) of cover, will be found within the applicable section(s) of the Policy.

Accident or Accidental shall mean a sudden unexpected unforeseen and identifiable incident.

Adverse Weather shall mean weather of such severity that the police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by **you**.

Bodily Injury shall mean injury which is caused solely by **accidental** means and is independent of any other cause.

Business Associate shall mean any persons whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

Excess shall mean the first amount of a claim that **you** must pay, expressed as a monetary amount or as a percentage of the loss.

Home location shall mean the country **you** permanently live in (for at least six of the last twelve months before **you** bought or renewed this Policy) which would need to be Austria, Belgium, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom, (please note that for the purpose of this insurance each of these areas is defined as a separate area of residence).

Hospital shall mean any establishment which is registered or licensed as a medical or surgical hospital and cares for injured or sick people under the supervision of **medical practitioners**.

ITHC shall mean International Travel and Healthcare who are the administrators of this Policy.

Journey shall mean a holiday and/or a business trip if it commences during the **period of insurance**, starting from when **you** leave **your** home or place of work in **your home location** whichever occurs last and ending when **you** return to **your** home or place of work whichever occurs first.

Any trip within **your home location** must involve at least 2 nights pre-booked paid accommodation or involve a pre-booked flight and must be more than 80 km from **your** home.

Cover under Section 1-Travel Disruption, starts at the time that **you** book the trip or pay the insurance premium, whichever occurs last. If **you** have arranged an annual multi-trip policy cover under Section 1-Travel Disruption starts at the time that **you** book the trip or the Effective Date shown in the **schedule**, whichever occurs last.

Single-Trip:

A single return trip beginning and ending in **your home location**:

1. of up to 60 days;
2. of between 61 days and 120 days if **you** are aged 75 years or under.

Annual Multi-Trip:

The maximum duration of any one trip is 45 days if **you** are aged 75 years or under. The duration can be increased to 60 days where the appropriate additional premium has been paid and **you** are aged 68 years or under.

Medical Practitioner shall mean a doctor or specialist who is legally qualified, licensed and registered to practice medicine under the laws of the country in which they practice other than: **You**; a member of **your** immediate family; or **your** employee.

Mobility Aids shall mean crutches, motorised wheelchair, walking frame, walking stick or wheelchair.

Period of Insurance shall mean the period between the Effective Date commencing at 00.01 and the Expiry Date expiring at midnight, shown in the **schedule**. Both dates refer to local standard time at the address as shown in the **schedule**.

Pre-Existing Medical Condition shall mean an injury, illness or disease for which the person is waiting for any tests, test results, investigations or receiving treatment for any condition or set of symptoms that may or may not have been diagnosed; or travelling against the advice of a **medical practitioner** or travelling to get medical treatment or medical advice abroad; or have been told about a condition that is likely to cause **your** death; or have in the last 12 months been referred to or seen by a hospital doctor or surgeon (other than an Accident and Emergency doctor), or required **hospital** in-patient treatment; or have ever suffered from or received medical advice, treatment or medication for:

1. any heart-related, blood circulatory, stroke, renal failure or diabetic condition; or
2. any breathing condition (which can include a condition that has required the use of supplementary oxygen or the use of a nebuliser); or
3. any cancer.

Relative shall mean spouse, common law spouse, civil partner, (step) parents, (step) brother, (step) sister, (step) son, (step) daughter, adopted or fostered children, grandparent and grandchild.

Schedule shall mean the document showing details of the cover **you** have purchased.

Sum Insured shall mean the maximum amount of cover up to which **we** will pay.

Terrorism shall mean an act, or acts, of any person, or group of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear, including but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation or government.

Travelling Companion shall mean a person who accompanies an **insured person** on the **journey** who is not named on this Policy.

United Kingdom shall mean England, Scotland, Wales and Northern Ireland, the Isle of Man.

Utilisation of Nuclear, Chemical or Biological weapons of mass destruction shall mean 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 shall mean audio, visual, video, photographic, computer, laptops, iPad and/or android tablet or similar device, and portable navigation equipment, mobile phones, jewellery, furs, gold and silver items, watches, binoculars, musical instruments, electronic games and sports equipment.

War shall mean armed conflict between nations including forces acting for any international authority whether war be declared or not, invasion, act of foreign enemy, hostilities or war-like operations, civil war, rebellion, revolution, insurrection, military or usurped power or martial law.

We, Us, Our shall mean AmTrust Europe Limited.

You/Your/Insured person shall mean each person insured as named in the **schedule** who is a permanent UK Resident or a UK Expatriate who is residing in Austria, Belgium, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.

GEOGRAPHICAL AREAS

Your schedule will set out the geographical areas of **your** cover. Before travelling please ensure that **your journey** is within the geographical areas identified (**you** do not need to include stopovers within the geographical areas provided no individual stopover exceeds 4 nights and combined stopovers do not exceed 6 nights).

Area 1 – England, Scotland, Wales and Northern Ireland, the Isle of Man.

Area 2 – European countries (Restricted) including Eire (Republic of Ireland), the Channel Islands, Russia (west of the Ural Mountains), islands in the Mediterranean, the Azores, Madeira and Iceland excluding Spain, the Canary Islands, Turkey, Cyprus, Malta and Switzerland.

Area 3 – European countries as per Area 2 including Spain, the Canary Islands, Turkey, Cyprus, Malta and Switzerland.

Area 4 – Australia and New Zealand.

Area 5 – Worldwide excluding the United States of America, Canada and the Caribbean.

Area 6 – Worldwide.

IMPORTANT INFORMATION

Eligible people

Age Limits – insured persons 75 years or under in respect of the annual multi-trip policy where the maximum duration of any one trip is limited to 45 days or 68 years or under if the trip duration is extended to 60 days. There is no upper age limit in respect of the single-trip policy for **insured persons** travelling for up to 60 days, for those travelling between 61 days and 120 days the **insured person** must be aged 75 years or under (see the definition of 'journey' which details travel/age limitations).

Single Person – an individual **insured person**.

Couples – **you**, your spouse (or a partner **you** have lived with for six months or more).

Family policies – **you**, **your** spouse (or a partner you have lived with for six months or more) and **your** dependent children (aged under 18 years) are eligible for cover if **you** pay the appropriate premium.

Independent travel on annual multi-trip policies – everyone on an annual multi-trip policy is entitled to travel independently, but children under 18 years who travel alone must be dropped off and picked up by a responsible adult aged over 21 years.

Group travel – if there is a group of adults who are not related and on one Policy covering a single-trip, all members of the group must travel together. The scheme will allow up to six children for each adult. Children under 18 years must be travelling with a person who has a legal duty to care for them.

IMPORTANT CONTACT DETAILS

Medical Assistance (24 hour) Helpline provided by the Assistance Company

If **you** require **IN-PATIENT HOSPITAL TREATMENT** whilst on a **journey you** or any person acting on **your** behalf **MUST** ring the telephone number provided below before seeking treatment.

Telephone: **+44 (0)203 538 0492**

If **you** or any person acting on **your** behalf needs to make contact by e-mail please use the address below:

email: **travelassist@amtrustgroup.com**

The minimum information required by the Assistance Company is:

Details	
1.	Your name
2.	The policyholders name (the person who took the policy out)
3.	Please quote the policy name: fit-4-travel
4.	The Policy Number (if known)
5.	Your address abroad
6.	The telephone, facsimile, e-mail or telex number where you can be contacted
7.	Details of the medical problem, the hospital and treating doctor's details

The Medical Assistance Services provided by the Assistance Company are:

24 hour Service	Access to multi-lingual co-ordinators through the emergency telephone lines operating 24 hours a day 365 days a year. The co-ordinators are trained in worldwide hospital procedures.
Medical Staff	A qualified medical team is available to ensure that the most appropriate medical treatment is provided, with access to medical consultants.
Evacuation Services	Evacuation or repatriation services provided and depending on the circumstances air ambulance or scheduled airline available and if medically necessary attended by a fully equipped medical team.
Direct Billing	Direct billing (for in-patient treatment) with hospitals (where the hospital accepts this) which removes the cost and inconvenience of using personal cash or credit card.

CLAIMS PROCEDURES AND CONDITIONS

How to make a claim

When **you** become aware of an occurrence which is likely to result in a claim under this Policy it is a condition precedent to **our** liability under the Policy that **you** will ensure that notice is given to **us** in writing as soon as reasonably possible after the date of the occurrence and in any event within thirty (30) days.

You shall make no admission of liability without prior written consent from **us**.

Claims contact details:

Medical Claims as an In-Patient

For medical losses which will involve admission to a **hospital** as an in-patient, **you** must contact the Assistance Company on the telephone number provided in 'Important Contact Details' of this Policy.

Following notice of a claim, **you** shall provide, when requested by **us** or **our** representatives all authorisations necessary to obtain **your** medical records.

We have the right to have **you** examined by a physician or vocational expert of **our** choice, and at **our** expense, when and as often as requested.

Medical Claims as an Out-Patient

For medical losses which do not require admission as an in-patient, for example GP visit, medication, x-ray **you** should settle these costs directly and submit a claim form for reimbursement when **you** return to **your home location**. The completed claim form should be submitted to Specialty Claims Services Limited as noted below.

Specialty Claims Services Limited will take the full particulars of the occurrence from **you** and issue a suitable claim form.

Non-Medical Claims

For non-medical claims, **you** should submit the completed claim form to Specialty Claims Services Limited.

When submitting the claim form, please check that it is fully completed including the policy number and where there is a requirement to obtain supporting documentation for **your** claim please ensure these are included with the completed claim form and return it to:

Specialty Claims Services Limited

(9.00am to 5.00pm Monday to Friday)

Telephone: **+44 (0)1420 383 010**

Facsimile: **+44 (0)1420 558 111**

Email: **a&hclaims@amtrustgroup.com**

Post: **Specialty Claims Services Limited
Attwood House
Mansfield Business Park
Four Marks
Hampshire GU34 5PZ
United Kingdom**

HEALTH CONDITIONS

We will not pay a claim if **you** or any **insured person** named in the **schedule** at the time of taking out this insurance or for an annual multi-trip policy prior to the booking of an individual **journey**, suffer from a **pre-existing medical condition** which is detailed below:

1. waiting for any tests, test results, investigations or receiving treatment for any condition or set of symptoms that may or may not have been diagnosed; or
2. travelling against the advice of a **medical practitioner** or travelling to get medical treatment or medical advice abroad; or
3. have been told about a condition that is likely to cause **your** death; or
4. have you ever suffered from or received medical advice, treatment or medication for;
 - a) any heart-related, blood circulatory, stroke, renal failure or diabetic condition, or
 - b) any breathing condition (which can include a condition that has required the use of supplementary oxygen or the use of a nebuliser); or
 - c) any cancer; or
5. have in the last 12 months, been referred to or seen by a hospital doctor or surgeon (other than an **Accident and Emergency** doctor) or required **hospital** in-patient treatment.

If **you** or an **insured person** requires cover consideration for a **pre-existing medical condition** please call the Medical Screening Helpline number noted below:

Telephone: **+44 (0)1689 892 227**

PLEASE NOTE: The helpline is open from 9.00am to 6.30pm Monday to Friday and 9.00am to 1.00pm Saturday (UK time).

If there are any changes or additional medical conditions that affect a **pre-existing medical condition** which have occurred before the start of **your journey** and after the Policy has been issued, **you** must call the Medical Screening Helpline and advise the changes.

We have the right to change the conditions of **your** Policy in line with the change in risk.

PLEASE NOTE: An additional premium may be charged.

TABLE OF BENEFITS

Section	Cover Description	Maximum Sum Insured (per insured person)		Excess (see note directly below the table)
		Level of Cover (as shown in the schedule)		
		Gold	Platinum	
1	TRAVEL DISRUPTION	£/€ 2,000	£/€ 5,000	£/€ 50
2	ABANDONMENT	£/€ 2,000	£/€ 5,000	£/€ 50
3	CATASTROPHE	£/€ 1,000	£/€ 1,000	£/€ 50
4	MISSED DEPARTURE	£/€ 500	£/€ 500	No Excess
5	DELAYED DEPARTURE £/€ 30 for the first full 12 hours then £/€ 15 for each full 12 hours delay after that	Nil	£/€ 300	No Excess
6	MEDICAL EXPENSES 1. Emergency Dental Treatment 2. Funeral Expenses 3. Loss of Medication	£/€ 10,000,000 1. £/€ 350 2. £/€ 1,500 3. £/€ 300	£/€ 10,000,000 1. £/€ 350 2. £/€ 1,500 3. £/€ 300	£/€ 50
7	HOSPITAL BENEFIT	£/€ 375 (£/€ 25 per day)	£/€ 800 (£/€ 25 per day)	No Excess
8	PERSONAL ACCIDENT Death Loss of Limb Loss of Sight Permanent Total Disablement	£/€ 15,000 £/€ 15,000 £/€ 15,000 £/€ 15,000	£/€ 15,000 £/€ 15,000 £/€ 15,000 £/€ 15,000	No Excess
9	BAGGAGE Mobility Aids Single Article, Pair or Set Limit Total Valuables Limit	£/€ 2,000 £/€ 2,500 £/€ 200 £/€ 300	£/€ 3,000 £/€ 2,500 £/€ 300 £/€ 300	£/€ 65
10	DELAYED BAGGAGE	£/€ 300	£/€ 300	£/€ 65
11	MONEY, PASSPORT AND DOCUMENTS Cash Limit Passport	£/€ 750 £/€ 200 £/€ 300	£/€ 1,000 £/€ 300 £/€ 300	£/€ 65
12	PERSONAL LIABILITY	£/€ 2,000,000	£/€ 2,000,000	£/€ 65
13	LEGAL EXPENSES	£/€ 25,000	£/€ 25,000	£/€ 65
14	HIJACK	£/€ 500 (£/€ 50 per day)	£/€ 500 (£/€ 50 per day)	No Excess
15	PET FEES COVER	£/€ 500 (£/€ 25 per day)	£/€ 500 (£/€ 25 per day)	No Excess
16	END SUPPLIER FAILURE	£/€ 1,500	£/€ 1,500	£/€ 65

OPTIONAL BENEFITS (cover is provided if noted in the schedule)

Section	Cover Description	Maximum Sum Insured (per insured person)	Excess (see note directly below the table)
WINTER SPORTS			
17	SKI EQUIPMENT Single Article, Pair or Set Limit	£/€ 500 £/€ 250	£/€ 65
	SKI HIRE	£/€ 260 (£/€ 20 per day)	No Excess
	SKI PACK	£/€ 250	£/€ 50
	PISTE CLOSURE	£/€ 250 (£/€ 25 per day)	No Excess
	AVALANCHE AND LANDSLIDE	£/€ 150	£/€ 30
GOLF			
18	GOLF EQUIPMENT Single Article or Pair Limit	£/€ 1,000 £/€ 300	£/€ 65
	GOLF EQUIPMENT HIRE	£/€ 400 (£/€ 40 per day)	No Excess
	NON REFUNDABLE GOLF FEES	£/€ 300 (£/€ 75 per day)	No Excess
WEDDING/CIVIL CEREMONY			
19	WEDDING RINGS WEDDING GIFTS OTHER WEDDING ATTIRE Single Article, Pair or Set Limit	£/€ 1,500 £/€ 750 £/€ 1,000 £/€ 400	£/€ 75
NATURAL CATASTROPHE			
20	1. CANCELLATION 2. ADDITIONAL EXPENSES 3. REPLACEMENT ACCOMMODATION 4. TRAVEL DELAY (FOR EACH FULL 12 HOURS)	£/€ 1,500 £/€ 150 per day £/€ 150 per day £/€ 25	£/€ 50 £/€ 50 £/€ 50 No Excess

PLEASE NOTE: you may have chosen to either take a double excess or waive the excess (see the Excess Option on page 40) when you purchased this Policy, and this will be shown in the **schedule**.

SECTION 1

TRAVEL DISRUPTION

We will pay **you** up to the **sum insured** shown in the Table of Benefits on page 8, for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay as a result of unavoidable and unexpected necessary (as advised by a **medical practitioner** if relating to health) cancellation of the **journey** or the **journey** is curtailed before completion, due to:

1. **Bodily injury**, death, illness, disease, or complications from pregnancy and childbirth to:
 - a) **you**; or
 - b) **your travelling companion**; or
 - c) any person with whom **you** have arranged to reside temporarily; or
 - d) **your relative**; or
 - e) **your business associate**;
2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law by **you** or **your travelling companion**;
3. Involuntary redundancy if **you** or **your travelling companion** are under the age of 65 years and have 2 years continuous employment with the same employer (which qualifies for payment under current United Kingdom redundancy payment legislation and at the time of booking the **journey** there was no reason to believe **you** or **your travelling companion** would be made redundant), this applies to **you** and/or **your travelling companion**;
4. The police or other authorities requesting **you** to remain at or return to **your** home due to serious damage to **your** home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft;
5. Being posted overseas or receiving emergency requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services. This cover does not apply to cancellation of leave due to **war**.

Specific Exclusions applicable to the Travel Disruption Section:

1. We will not be liable for the **excess** as shown in the Table of Benefits on page 8.
2. We will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. We will not be liable for travel tickets paid for by using any airline mileage or reward scheme (including supermarket reward schemes), for example Air Miles, or accommodation costs paid for by using any Timeshare, Holiday Property Bond or other holiday points scheme.
4. We will not be liable for any loss or expenses, directly or indirectly caused by, or contributed to, by:
 - a) redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy;
 - b) circumstances known to **you** before **you** purchased this insurance or at the time of booking the **journey** (whichever is the earlier) which could result in a claim under this section;
 - c) normal pregnancy and childbirth, unless it is a complication of pregnancy or childbirth. This section is designed to provide cover for unforeseen events, accidents, illnesses, diseases and normal pregnancy and childbirth would not constitute an unforeseen event;
 - d) **your** failure to obtain the required passport or visa;
 - e) **your** disinclination to travel;
 - f) **natural catastrophe** (unless an additional premium is paid and is noted as 'insured' in the **schedule**);
 - g) **pre-existing medical conditions** in respect of a **relative** or **travelling companion**;
 - h) medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the **journey** is necessary on medical grounds;
 - i) **you** having failed to have any recommended vaccines, inoculations or medications prior to the **journey**;
 - j) the cost of **you** going back to the original destination to finish the **journey** including the costs of further accommodation, following any cancellation or curtailment of the **journey**;
 - k) **your** passport or travel documents being lost or stolen.

Specific Conditions applicable to the Travel Disruption Section:

1. Cover commences at the time **you** book the **journey** or this Policy is issued and the premium paid, whichever is the later. For annual multi-trip policies the cover commences when **you** book the **journey** during the **period of insurance**.
2. **You** may claim under only one of the following sections for the same event; Section 1 – Travel Disruption, Section 2 – Abandonment, Section 3 – Catastrophe, Section 4 – Missed Departure or Section 5 – Delayed Departure, Section 20 – Natural Catastrophe.

SECTION 2

ABANDONMENT

If departure of the scheduled public transport on which **you** are booked to travel for the **journey** outside **your home location** is delayed at the final **home location** departure point for at least 24 hours from the scheduled time of departure, due to strike, industrial action, **adverse weather** or mechanical breakdown of, or a technical fault occurring in the scheduled public transport on which **you** are booked to travel, **we** will pay **you** up to the **sum insured** shown in the Table of Benefits on page 8 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay.

Specific Exclusions applicable to the Abandonment Section:

1. **We** will not be liable for the **excess** as shown in the Table of Benefits on page 8.
2. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. **We** will not be liable for travel tickets paid for by using any airline mileage or reward scheme (including supermarket reward schemes), for example Air Miles, or accommodation costs paid for by using any Timeshare, Holiday Property Bond or other holiday points scheme.
4. **We** will not be liable for any loss or expenses, directly or indirectly caused by, or contributed to, by:
 - a) strike or industrial action, existing or publicly declared before **you** purchased this insurance or at the time of booking the **journey** (whichever is the later);
 - 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 such regulatory body;
 - c) **natural catastrophe** (unless an additional premium is paid and is noted as 'insured' in the **schedule**);
 - d) **your** failure to check-in on time as per **your** original itinerary;
 - e) **your** disinclination to travel.

Specific Conditions applicable to the Abandonment Section:

1. **You** must get written confirmation from the public transport operator (or their handling agents), which shows the reason for the delay or cancellation of the **journey**, the scheduled departure time and the actual departure time of **your** flight, rail journey or sailing, if applicable.
2. **You** may claim under only one of the following sections for the same event; Section 1 – Travel Disruption, Section 2 – Abandonment, Section 3 – Catastrophe, Section 4 – Missed Departure or Section 5 – Delayed Departure, Section 20 – Natural Catastrophe.

SECTION 3

CATASTROPHE

We will pay **you** up to the **sum insured** shown in the Table of Benefits on page 8, for any irrecoverable unused travel and accommodation costs (to continue with **your journey** or if **you** can't continue **your journey** for **your** return to **your home location**) which **you** have paid or are contracted to pay as a result of being forced to move from your accommodation (outside **your home location**) because of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or a local Government directive.

Specific Exclusions applicable to the Catastrophe Section.:

1. **We** will not be liable for the **excess** as shown in the Table of Benefits on page 8.
2. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. **We** will not be liable for travel tickets paid for by using any airline mileage or reward scheme (including supermarket reward schemes), for example Air Miles, or accommodation costs paid for by using any Timeshare, Holiday Property Bond or other holiday points scheme.
4. **We** will not be liable for any loss or expenses, directly or indirectly caused by, or contributed to, by:
 - a) circumstances known to **you** before **you** purchased this insurance or at the time of booking the **journey** (whichever is the earlier) which could result in a claim under this section;
 - b) **your** disinclination to travel or continue with **your journey**;
 - c) any cost or expense resulting from circumstances existing prior to your arrival at **your** accommodation;
 - d) the cost of **you** going back to the original destination to finish the **journey** including the costs of further accommodation, following any cancellation or curtailment of the **journey**.

Specific Conditions applicable to the Catastrophe Section:

1. **You** may claim under only one of the following sections for the same event; Section 1 – Travel Disruption, Section 2 – Abandonment, Section 3 – Catastrophe, Section 4 – Missed Departure or Section 5--- Delayed Departure, Section 20 – Natural Catastrophe

SECTION 4

MISSED DEPARTURE

We will pay **you** up to the **sum insured** shown in the Table of Benefits on page 8, for additional accommodation (room only, not including food, drink and telephone expenses) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to **your home location** if during the **journey** **you** fail to arrive at the international departure point in time to board the scheduled public transport on which **you** are booked to travel as a result of:

1. The failure of scheduled public transport;
2. An **accident** to or other breakdown of, the vehicle in which **you** are travelling (this would not include **your** vehicle running out of petrol, oil or water, having a flat tyre, puncture or flat battery);
3. An **accident** or breakdown occurring to another vehicle ahead of **you** on a road which causes an unexpected delay to the vehicle in which **you** are travelling;
4. Strike, industrial action or **adverse weather**.

Specific Exclusions applicable to the Missed Departure Section:

1. We will not be liable for anything mentioned in the General Exclusions Section on page 43.
2. We will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) **adverse weather** or strike or industrial action, existing or publicly declared before **you** purchased this insurance or at the time of booking the **journey** (whichever is the later);
 - b) an **accident** to or breakdown of the vehicle in which **you** are travelling for which a professional repairer's report is not provided;
 - c) breakdown of any vehicle in which **you** are travelling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with manufacturer's instructions;
 - d) 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;
 - e) **natural catastrophe** (unless an additional premium is paid and is noted as 'insured' in the **schedule**);
 - f) additional expenses where the scheduled public transport operator has offered alternative travel arrangements;
 - g) any upgrade in **your** originally booked accommodation;
 - h) any repair costs to **your** private motor vehicle.

Specific Conditions applicable to the Missed Departure Section:

1. In the event of a claim due to delayed public transport **you** must provide documentation from the public transport operator (or their handling agents), confirming the period of and the reason for, the delay.
2. In the event of a claim arising from any delay occurring on a road **you** must get written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
3. This section does not apply to trips within **your home location**.
4. **You** must allow sufficient time for the scheduled public transport or other transport to arrive in order to deliver **you** on time to the departure point.
5. **You** may claim under only one of the following sections for the same event; Section 1 – Travel Disruption, Section 2 – Abandonment, Section 3 – Catastrophe, Section 4 – Missed Departure or Section 5 – Delayed Departure, Section 20 – Natural Catastrophe.

SECTION 5

DELAYED DEPARTURE

If during the **journey** the departure of the scheduled public transport on which **you** are booked to travel is delayed at the final departure point from or to **your home location** for at least 12 hours from the scheduled time of departure due to, strike, industrial action, **adverse weather** or mechanical breakdown of or a technical fault occurring in the scheduled public transport on which **you** are booked to travel **we** will pay **you** £/€ 30 for the first full 12 hours and £/€ 15 for each following full 12 hours delay after that up to the **sum insured** shown in the Table of Benefits on page 8.

Specific Exclusions applicable to the Delayed Departure Section:

1. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
2. **We** will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) **adverse weather** or strike or industrial action, existing or publicly declared before **you** purchased this insurance or at the time of booking the **journey** (whichever is the later);
 - 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 such regulatory body;
 - c) **natural catastrophe** (unless an additional premium is paid and is noted as 'insured' in the **schedule**);
 - d) internal flights which do not form part of **your** outbound or inbound **journey** to/from **your home location**;
 - e) **your** failure to check in at **your** departure point on time;
 - f) **your** disinclination to travel.

Specific Conditions applicable to the Delayed Departure Section:

1. **You** must get confirmation from the public transport operator (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
2. **You** must comply with the terms of contract of the travel agent, tour operator or public transport operator.
3. This section does not apply to trips within **your home location**.
4. **You** may claim under only one of the following sections for the same event; Section 1 – Travel Disruption, Section 2 – Abandonment, Section 3 – Catastrophe, Section 4 – Missed Departure or Section 5 – Delayed Departure, Section 20 – Natural Catastrophe.

SECTION 6

MEDICAL EXPENSES

We will pay **you** up to the **sum insured** shown in the Table of Benefits on page 8, for the following expenses which within 12 months of the incident giving rise to a claim, are necessarily and reasonably incurred (as determined by the Assistance Company or **our medical practitioner**) as a result of **you** suffering an injury, illness, disease, compulsory quarantine, or complications of pregnancy and childbirth during the **journey**, for:

1. Emergency medical, surgical, **hospital**, ambulance and nursing fees and charges incurred outside of **your home location**;
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £/€ 350 incurred outside of **your home location**;
3. Funeral expenses incurred outside of **your home location**, or the cost of conveying **you** remains to **your home location** in the event of **your** death occurring outside of **your home location**, up to a maximum of £/€ 1,500;
4. Additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary (as determined by **your** treating **medical practitioner**) for **you** to stay beyond **your** scheduled return date to **your home location**. This includes, with the prior authorisation of the Assistance Company, additional transport and/or accommodation expenses up to the standard of **your** original booking, for one **relative** or **travelling companion** to remain with **you**, or travel (economy class) to **you** from **your home location**;
5. With the prior authorisation of the Assistance Company, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home location** if it is medically necessary (as advised by **your** treating **medical practitioner**). Repatriation expenses will be in respect only of the originally booked class of travel utilised on the outward **journey** unless the Assistance Company agrees otherwise.
6. **We** will pay **you** up to £/€ 300 for necessary and reasonable cost (as determined by the Assistance Company or **our medical practitioner**) as a result of **you** replacing essential medication lost or stolen during **your journey** outside of **your home location**.

Specific Exclusions applicable to the Medical Expenses Section:

1. **We** will not be liable for the **excess**, as shown in the Table of Benefits on page 8 or in the Sports and Activities Table on page 38.
2. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. **We** will not be liable for expenses relating to single or private room **hospital** accommodation, unless this is deemed medically necessary by the Assistance Company.
4. **We** will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) any telephone calls other than, correspondence with the Assistance Company, for which **you** are able to provide receipts or other evidence to show the cost of the calls;
 - b) any 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**;
 - c) treatment or surgery, including exploratory tests, which are not directly related to the injury, illness or disease which necessitated (as determined by the Assistance Company) **your** admittance into **hospital**;
 - d) treatment that is not customary (as determined by the Assistance Company) for **your** injury, illness or disease;
 - e) any form of treatment or surgery which in the opinion of the Assistance Company and the **medical practitioner** in attendance can be delayed until **your** return to **your home location**;
 - f) **you** obtaining or replacing any medication outside of **your home location**, which at the time of **your** departure from **your home location** is known to be required or to be continued by **you** whilst on the **journey** with the exception of item 6 above;
 - g) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Assistance Company;
 - h) expenses incurred after **you** have returned to **your home location**;
 - i) expenses incurred as a result of a where **you** have not had the recommended inoculations and/or taken the recommended medication before **you** departed from **your home location** and/or completed a course of treatment or medication in accordance with the instructions from **your medical practitioner** and/or for the recommended medication;
 - j) 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 (as determined by the Assistance Company) but **you** decide not to be moved or repatriated;
 - k) normal pregnancy and childbirth, unless it is a complication of pregnancy or childbirth. This section is designed to provide cover for unforeseen events, accidents, illnesses, diseases. Normal pregnancy and childbirth would not constitute an unforeseen event;
 - l) any changes or additional conditions that affect a **pre-existing medical condition** which have occurred before the start of the **journey**, which have not been declared to and accepted by **us** in writing;
 - m) routine or elective (non-emergency) care or treatment, including specialist review or referral, investigations, treatment or surgery, including complications, arising from cosmetic or elective surgery that **you** have received, whether before or during the **journey**;
 - n) loss of, or damage to, false dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles;
 - o) any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement.

Specific Conditions applicable to the Medical Expenses Section:

1. All treatment or expenses over £/€ 500 must be authorised by the Assistance Company.
2. The most **we** will pay for accommodation costs is £/€ 1,000 per person and up to £/€ 150 for unrecoverable expenses in respect of excursions **you** have paid for before **your** excursion departure, but which **you** have not made.
3. **You** must give notice before **you** seek treatment to the Assistance Company of any injury, illness, disease or complication from pregnancy or childbirth which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
4. In the event of **your** injury, illness, disease or complication from pregnancy or childbirth **we** reserve the right to relocate **you** from one **hospital** to another and arrange for **your** repatriation to **your home location** at any time during the **journey**. **We** will do this if in the opinion of the Assistance Company and **your** treating **medical practitioner you** can be moved safely and/or travel safely to **your home location** to continue treatment.
5. An **excess** is not payable for claims under this section where a claim has been reduced by the use of an EHIC (European Health Insurance Card).
6. In the event of repatriation, if **you** do not have an original return travel ticket, **you** may not be covered for costs incurred in **your** repatriation. Any value remaining in unused original return travel tickets which is recoverable shall be deducted from the amount of the claim.
7. **You** must not arrange to be repatriated by to **your home location** without permission of the Assistance Company. **Our** medical advisers will consult **your** treating **medical practitioner** to decide whether it is necessary.

SECTION 7

HOSPITAL BENEFIT

If **you** are injured or ill while on the **journey** abroad and are treated as an in-patient in a **hospital** outside **your home location**, **we** will pay **you** £/€ 25 for each 24 hours **you** are in that **hospital** up to the **sum insured** shown in the Table of Benefits on page 8. This is in addition to any medical expenses incurred under the Medical Expenses Section on page 15.

Specific Exclusions applicable to the Hospital Benefit Section:

1. **We** will not be liable for the **excess** as shown in the Table of Benefits on page 8.
2. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. **We** will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) any additional period of hospitalisation relating to any form of treatment or surgery which in the opinion of the Assistance Company or **your** treating **medical practitioner** can be delayed until **your** return to **your home location**;
 - b) treatment or services provided by a convalescent or nursing home or any rehabilitation centre;
 - c) **your** decision not to be repatriated after the date when in the opinion of the Assistance Company it is safe to do so;
 - d) normal pregnancy and childbirth, unless it is a complication of pregnancy or childbirth. This section is designed to provide cover for unforeseen events, accidents, illnesses, diseases and normal pregnancy and childbirth would not constitute an unforeseen event;
 - e) being an in-patient at a **hospital** or clinic in **your home location**.

Specific Conditions applicable to the Hospital Benefit Section:

1. **You** must give notice before **you** seek treatment to the Assistance Company of any injury, illness, disease or complication from pregnancy or childbirth which necessitates **your** admittance to **hospital** as an in-patient.
2. This benefit is payable only if the **hospital** admission has been covered under the terms of the Medical Expenses Section on page 15.
3. In the event of a claim **you** must provide a hospital discharge form confirming the date of **your** admission to and discharge from, the **hospital**.

SECTION 8

PERSONAL ACCIDENT

We will pay one of the benefits shown in the Table of Benefits on page 8, if **you** sustain a **bodily injury** whilst on the **journey** which results within 12 months of the incident giving rise to a claim, in **your** death, **loss of limb, loss of sight** or **permanent total disablement**.

Specific Definitions applicable to the Personal Accident Section:

Loss of Limb shall mean:

1. In respect of an arm:
 - a) permanent severance of the four fingers at or above the metacarpal phalangeal joints; or
 - b) permanent total loss of use of an entire hand or arm; and
2. In respect of a leg:
 - a) permanent severance or total loss of use above the talo-tibial joint; or
 - b) permanent total loss of use of an entire foot or leg.

Loss of Sight shall mean total and permanent loss of sight without expectation of improvement:

1. in both eyes when **your** name is added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
2. in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Permanent Total Disablement shall mean disablement which has lasted for a minimum of twelve (12) months and in the opinion of a **medical practitioner** acting on **our** behalf, is beyond any prospect of recovery or improvement, which prevents **you** from engaging or performing in every and any occupation.

Specific Exclusions applicable to the Personal Accident Section:

1. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
2. **We** will not be liable for a **permanent total disablement** claim if **you** are not in full time gainful employment at the time of sustaining a **bodily injury**, or are aged 65 years or over.
3. **We** will not be liable for more than one loss suffered by **you** during the **period of insurance**.
4. **We** will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) disease or any physical defect or illness.
 - b) the injection or ingestion of any substance.

Specific Conditions applicable to the Personal Accident Section:

1. The death benefit payment will be paid into the deceased's estate.
2. If **you** are aged under 16 years or over 70 years at the time of the **accident**, the death benefit will be limited to £/€ 3,000.

SECTION 9

BAGGAGE AND PERSONAL PROPERTY

BAGGAGE: If **you** accidentally lose **your** baggage or **valuables** (not hired, loaned or entrusted to **you**), or if they are stolen or damaged whilst on the **journey**, **you** can claim up to the **sum insured** subject to the single article, pair or set limit as shown in the Table of Benefits on page 8, to replace or repair them. The amount payable will be the replacement cost at the date of the loss less a deduction for wear and tear and depreciation, (calculated from the table below) or the cost of repair, whichever is lesser.

MOBILITY AIDS: If **you** accidentally lose **your mobility aids** (not hired, loaned or entrusted to **you**), or if they are stolen or damaged whilst on the **journey**, **you** can claim up to the **sum insured** shown in the Table of Benefits on page 8, to replace or repair them. The amount payable will be the replacement cost at the date of the loss less a deduction for wear and tear and depreciation, (calculated from the table below) or the cost of repair, whichever is lesser. In addition, **we** will pay the cost of temporary hire during your **journey**.

- Up to 1 year old 10% deducted
- 1 to 2 years old 30% deducted

- 2 to 3 years old 40% deducted
- 3 to 4 years old 50% deducted

- 4 to 5 years old 60% deducted
- Over 5 years old 80% deducted

Specific Exclusions applicable to the Baggage and Personal Property Section:

1. **We** will not be liable for the **excess** as shown in the Table of Benefits on page 8.
2. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. **We** will not be liable for any loss or theft of, or damage to, stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, or any expenses directly or indirectly arising from such loss, theft or damage.
4. **We** will not be liable for any loss to any items of household furniture, household appliances or household equipment or any expenses directly or indirectly arising from such loss.
5. **We** will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) theft of **your** baggage, **mobility aids** or **valuables** if **you** do not report the theft to the police within 24 hours of discovering it and get a police report from them;
 - b) breakage of **valuables** (unless the breakage is caused by a malicious or criminal act);
 - c) wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown;
 - d) loss of, theft of or damage to, food, drink or tobacco products;
 - e) loss of, theft of or damage to, contact or corneal lenses, dentures, loose precious stones, glass, china, pictures, antiques, hearing aids, prescribed medication, pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs);
 - f) loss of, theft of or damage to **wedding attire, business equipment** and securities, deeds, documents held for business purposes;
 - g) loss of, theft of or damage to **valuables** if **you** leave them in baggage which is checked in to the public transport operator;
 - h) loss of, theft of or damage to **valuables** **you** are not carrying with **you** unless **you** have kept them in locked accommodation, a safe or a safety deposit box;
 - i) loss of, theft of, or damage to baggage and/or **mobility aids** and/or **valuables** left unattended in a vehicle overnight;
 - j) loss of, theft of, or damage to, baggage and/or **mobility aids** and/or **valuables** whilst in a motor vehicle, unless the vehicle is locked and the baggage is kept out of sight in a locked boot or compartment or under a purpose built luggage cover of an estate or hatchback car;
 - k) confiscation or detention by customs or other authorities;
 - l) theft occurring in **your** accommodation, caravan or motorhome unless forcible and/or violent entry into or exit from **your** accommodation has occurred;
 - m) damage caused by the leakage of powder or liquid carried within **your** baggage;
 - n) loss of, theft of, or damage to baggage or **mobility aids** left unattended in a public place or in the custody of a person who does not have responsibility for the safekeeping of the baggage;
 - o) loss of or damage to sports equipment whilst in use;
 - p) loss of, theft of, or damage to anything being shipped as freight or under a Bill of Lading;
 - q) loss or corruption of data, software, media or other content, in any computer, laptops, tapes, media or other electronic equipment or device.

Specific Conditions applicable to the Baggage and Personal Property Section:

1. There is a limit for one item, pair or set as shown in the Table of Benefits on page 8.
2. The total overall limit for **valuables** is £/€ 300.
3. If the repair cost is higher than either the replacement cost of an item at the date of damage or the single article, pair or set limit shown in Table of Benefits on page 8, **we** will assess the claim as if the item has been lost.
4. Any reimbursement received from **your** scheduled public transport operator or other transport carrier, will be deducted from the amount of **your** claim under this section.
5. In the event of loss of, theft of or damage to **your** baggage during **your** outward or return journey **you** must get a written 'carrier's report', or a 'Property Irregularity Report' in the case of an airline.
6. **We** may replace, or repair the lost, stolen or damaged baggage or **valuables** at **our** sole discretion.
7. Any claim paid under Section 10 Delayed Baggage on page 21 will be deducted for any claims under this section of the Policy.

SECTION 10

DELAYED BAGGAGE

We will pay **you** up to the **sum insured** subject to the single article, pair or set limit of £/€ 300, for the emergency replacement of clothing, medication and toiletries only if **your** baggage is temporarily lost whilst in the custody of a scheduled public transport operator or other transport carrier in transit during the outward journey and not returned to **you** within 12 hours, provided written confirmation is obtained and sent to **us** from the public transport operator, confirming the number of hours the baggage was delayed.

Specific Exclusions applicable to the Money, Passport and Documents Section:

1. **We** will not be liable for the **excess** as shown in the Table of Benefits on page 8.
2. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. **We** will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) **your** baggage being delayed, detained or confiscated by customs or other authorities;
 - b) anything being shipped as freight or under a Bill of Lading;
 - c) **you** being unable to supply receipts for the emergency replacement clothing, medication and toiletries purchased and written confirmation from the carrier as to the length of delay.

Specific Conditions applicable to the Delayed Baggage Section:

1. **You** must get a written 'carrier's report', or a 'Property Irregularity Report' in the case of an airline.
2. **You** must give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
3. **You** must retain all travel tickets and tags for submission if a claim is to be made under this Policy.

SECTION 11

MONEY, PASSPORT AND DOCUMENTS

During the **journey** we will pay **you** for the loss of, theft of or damage to **money** or **documents** up to the **sum insured** shown in the Table of Benefits on page 8. The maximum **we** will pay:

1. For **money** if **you** are under the age of 16 is £/€ 50;
2. If **your** passport is lost or stolen outside **your home location** during the **journey** is up to £/€ 300 for additional travel (economy class) and accommodation expenses (up to the standard of **your** original booking only) that **you** incur to obtain a replacement passport.

Specific Definitions applicable to the Money, Passport and Documents Section:

Documents shall mean driving licence, travel tickets, green cards, visas, prepaid accommodation vouchers, prepaid car-hire vouchers, qualification certificates, prepaid excursion vouchers.

Money shall mean coins or bank notes (cash), postal or money orders, signed travellers cheques and other cheques which belong to **you** and intended for personal expenditure.

Specific Exclusions applicable to the Money, Passport and Documents Section:

1. **We** will not be liable for the **excess** as shown in the Table of Benefits on page 8.
2. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. **We** will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) loss of, theft of or damage to **money** or **documents** left unattended at any time (including in checked in luggage, in a vehicle or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a locked hotel safe or locked safety deposit box;
 - b) loss of, theft of or damage to travellers cheques if **you** have not complied with the issuers' conditions or where the issuer provides a replacement service;
 - c) loss of or damage due to delay, confiscation or detention by customs or any other authority;
 - d) loss of or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission during monetary transactions;
 - e) **documents** left in the custody of a person who does not have responsibility for the safekeeping of the **documents**;
 - f) **your** expenses incurred whilst in **your home location**;
 - g) extra travel and accommodation expenses incurred by **you** returning to **your home location**.

Specific Provisions applicable to the Money, Passport and Documents Section:

1. **You** must report to the local police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss or theft of all **money** and **documents**. A Holiday Representative's report is not sufficient.
2. **You** must provide an original receipt or proof of purchase for items lost, stolen or damaged including foreign currency exchange receipts showing the amount to help **you** to substantiate **your** claim.
3. If **money** or **documents** are lost, stolen or damaged while deposited in a locked hotel safe or locked safety deposit box **you** must report to the hotel, in writing, details of the loss, theft or damage and get written confirmation.
4. If **your** passport is lost or stolen or damaged **you** must report it to the consular representative within 24 hours of discovery and get written notification from the consular or police confirming the date it was lost or stolen and the date **you** received a replacement passport.
5. **You** must keep all travel tickets and tags for submission if a claim is to be made under this Policy.
6. Any reimbursement received will be deducted from the amount of **your** claim under this section.

SECTION 12

PERSONAL LIABILITY

We will pay up to the **sum insured** shown in the Table of Benefits on page 8 (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 **journey**, **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.

Specific Exclusions applicable to the Personal Liability Section:

1. **We** will not be liable for the **excess** as shown in the Table of Benefits on page 8.
2. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. **We** will not pay any liability for:
 - a) bodily injury, illness or disease of any person who is **your relative**, a **travelling companion**, or under a contract of employment, service or apprenticeship with **you** when the bodily injury, illness or disease arises out of and in the course of their employment to **you**;
 - 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 **journey**;
 - c) bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by **you** or on behalf of **you** of: aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than motorised wheelchairs not used on public roads or golf buggies used on golf courses and not on public roads), firearms (other than sporting guns);
 - 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 Section:

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 13

LEGAL EXPENSES

If **you** suffer an incident that results in bodily injury, death or illness caused by a third party during the **journey**, **we** will indemnify **you** for **legal expenses** incurred in pursuit of a claim for damages or compensation against the third party up to the **sum insured** stated in the Table of Benefits on page 8 to a maximum of £/€ 50,000 in total for all **insured persons** for any one **journey**.

Specific Definitions applicable to the Legal Expenses Section:

Legal Expenses shall mean:

1. Fees, expenses and other disbursements reasonably incurred (as determined by **our** legal counsel) by a **legal representative** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused **your** bodily injury, death or illness.
2. Fees, expenses and other disbursements reasonably incurred (as determined by **our** legal counsel) by a **legal representative** in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.
3. Costs that **you** are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal Representative shall mean a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed to act on **your** behalf.

Specific Exclusions applicable to the Legal Expenses Section:

1. **We** will not be liable for the **excess** as shown in the Table of Benefits on page 8.
2. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. **We** will not pay any liability for:
 - a) any claim reported to **us** more than 12 months after the beginning of the incident which led to the claim;
 - b) **legal expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **you**;
 - c) **legal expenses** incurred before receiving **our** prior written approval, unless such costs would have been incurred subsequently to **our** approval;
 - d) **legal expenses** incurred in connection with any criminal or wilful act committed by **you**;
 - e) **legal expenses** incurred for any claim or legal proceedings brought against:
 - (i) a travel agent, tour operator, carrier, insurer or their agent; or
 - (ii) **us**, **you**, or any company or person involved in arranging this Policy;
 - f) fines, compensation or other penalties imposed by a court or other authority;
 - g) **legal expenses** incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from **us** to settle a claim;
 - h) **legal expenses** which **we** consider to be unreasonable or excessive or unreasonably incurred (as determined by **our** legal counsel);
 - i) actions between individuals named on the **schedule**;
 - j) **legal expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

Specific Conditions applicable to the Legal Expenses Section:

1. Written consent must be obtained from **us** prior to incurring **legal expenses**. This consent will be given if **you** can satisfy **us** that:

- a) there are reasonable (as determined by **our** legal counsel) grounds for pursuing or defending the claim or legal proceedings; and
- b) it is reasonable (as determined by **our** legal counsel) for **legal expenses** to be provided in a particular case.

The decision to grant consent will take into account the opinion of **your legal representative** as well as that of **our** own advisers. **We** may request, at **your** own expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, **your** costs in obtaining this opinion will be covered by this Policy.

- 2. All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
- 3. If **you** are successful in any action, any **legal expenses** provided by **us** will be reimbursed to **us**.
- 4. **We** may at **our** discretion assume control at any time of any claim or legal proceedings in **your** name for damages and or compensation from a third party.
- 5. **We** may at **our** discretion offer to settle a claim with **you** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.
- 6. **We** may at **our** discretion offer to settle a counter-claim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

SECTION 14

HIJACK

During the **journey** if the aircraft, sea vessel, coach or train that **you** are travelling on is hijacked, **you** will receive £/€ 50 for each complete 24 hours **you** are held hostage, up to £/€ 500.

Specific Exclusions applicable to the Hijack Section:

1. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
2. **We** will not be liable for any claim not substantiated by a written police report confirming the length and exact nature of the incident.
3. **We** will not be liable for any loss if **you** or your family, **travelling companion** or **your business associates** have engaged in activities that could be expected to increase the risk of hijack.

SECTION 15

PET FEES COVER

If the final booked return international journey back to **your home location** by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to **adverse weather**, a strike, industrial action, mechanical breakdown or if **you** are delayed due to a covered event under the Medical Expenses Section on page 15, and as a result **you** incur additional kennelling or cattery fees, **we** will pay **you** up to the **sum insured** shown in the Table of Benefits on page 8, for each complete 24 hour period **your** pet remains in the kennel or cattery.

Specific Exclusions applicable to the Pet Fees Cover Section:

1. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
2. **We** will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) any fees, if **your** pet's stay does not exceed the pre-booked period of accommodation in the kennel or cattery;
 - b) any kennel or cattery fees **you** pay outside **your home location**, as a result of quarantine regulations;
 - c) **adverse weather** or strike or industrial action, existing or publicly declared before **you** purchased this insurance or at the time of booking the **journey** (whichever is the later);
 - d) any fees which did not form part of the original pre-booked duration for **your** pet;
 - e) **you** not having checked in for the **journey** at the final international departure point at or before the recommended time.

Specific Conditions applicable to the Pet Fees Cover Section:

1. **You** must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
2. **We** will only pay for pet cats or pet dogs that **you** own under this section.
3. **You** must get a written statement from the appropriate kennel or cattery confirming any extra charges that **you** have to pay.

SECTION 16

END SUPPLIER FAILURE – United Kingdom Residents ONLY

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

The **Insurer** will pay up to £1,500 in total for each insured person named on the Invoice for:

1. Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator including Eurostar, Car Ferries; Villas abroad & Cottages in the UK; Coach Operator, Car Hire company, Caravan Sites, Campsites, Mobile Home, Camper Rental, Safaris; Excursions; Eurotunnel; Theme Parks such as Disney Land Paris all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure

or

2. In the event of insolvency after departure:

a) additional pro rata costs incurred by the insured person in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements

or

b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

PROVIDED THAT in the case of 2(a) and (b) above where practicable the insured person shall have obtained the approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set out below

The Insurer will not pay for:

1. Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure
2. The Financial Failure of:
 - a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known as at the Insured's date of application for this Policy
 - b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
 - c) any travel agent, tour organiser, booking agent or consolidator with whom the **insured** person has booked travel or accommodation
3. Any loss for which a third party is liable or which can be recovered by other legal means
4. Any losses which are not directly associated with the incident that caused the **insured** to claim. For example, loss due to being unable to reach your pre booked hotel following the financial failure of an airline.

Claims Procedure:

International Passenger Protection claims **only** – any occurrence which may give rise to a claim should be advised promptly and in any event within 14 days to:

International Passenger Protection Claims Office

IPP House
22-26 Station Road
West Wickham
Kent BR4 0PR
United Kingdom

Facsimile: **+44 (0)20 8776 3751**
Telephone **+44 (0)20 8776 3752**
Email: info@ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure.

Any claims submitted after the six month period will NOT be processed.

ALL OTHER CLAIMS – REFER TO YOUR INSURANCE POLICY AND SEE ALTERNATIVE CLAIMS PROCEDURE.

SECTION 16

END SUPPLIER FAILURE – UK Expat – Resident in the EU

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

The Insurer will pay up to €1,500 in total for each insured person named on the Invoice for:

1. Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator, Coach Operator, Car Hire Company, Caravan Site, Campsite, Mobile Home, Camper Rental, Theme Park such as Disney Land Paris all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure

or

2. In the event of insolvency after departure:

a) additional pro rata costs incurred by the insured person in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements

or

b) if curtailment of the holiday is unavoidable – the cost of return transportation to the point of departure to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

PROVIDED THAT in the case of 2(a) and (b) above where practicable the insured person shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the Insurer as set out below

The Insurer will not pay for:

1. Travel or Accommodation not booked within Austria, Belgium, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain or Sweden prior to departure
2. The Financial Failure of:
 - a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known as at the Insured's date of application for this Policy
 - b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
 - c) any travel agent, tour organiser, booking agent or consolidator with whom the **insured** person has booked travel or accommodation
3. Any loss for which a third party is liable or which can be recovered by other legal means
4. Any losses which are not directly associated with the incident that caused the **insured** to claim. For example, loss due to being unable to reach your pre booked hotel following the financial failure of an airline.
5. Any loss where this policy was not issued within 14 days of booking the travel arrangements

Claims Procedure:

International Passenger Protection claims **only** – any occurrence which may give rise to a claim should be advised promptly and in any event within 14 days to:

International Passenger Protection Claims Office

IPP House
22-26 Station Road
West Wickham
Kent BR4 0PR
United Kingdom

Telephone: **+44 (0)20 8776 3752**
Facsimile: **+44 (0)20 8776 3751**
Email: info@ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure.

Any claims submitted after the six month period will NOT be processed.

ALL OTHER CLAIMS – REFER TO YOUR INSURANCE POLICY AND SEE ALTERNATIVE CLAIMS PROCEDURE.

SECTION 17

WINTER SPORTS (OPTIONAL)

Provided that the additional premium has been paid and the **schedule** notes that this cover is 'insured' and **you** are aged 65 years or under, **you** are covered for **winter sports journey** of up to 21 days in any single **period of insurance**.

Specific Definitions applicable to the Winter Sports Section:

Ski Equipment shall mean skis, snowboards, bindings, boots and poles.

Winter Sports shall mean cross-country skiing, curling, dog sledding, downhill skiing, glacier walking, ice skating, mogul skiing, mono skiing, skiing on or off-piste (off-piste only with a qualified guide or instructor), snowboarding on or off-piste (off-piste only with a qualified guide or instructor), snowmobiling, speed skating and tobogganing.

Specific Conditions applicable to the Winter Sports Section:

1. Cover for off-piste skiing/snowboarding is restricted within resort boundaries.
2. There is no cover for search and rescue.
3. The Personal Liability Section of this Policy is extended to cover **you** whilst partaking in **winter sports**. **You** must adhere to the International Ski Federation code and any official local ski resort guidelines and recommendations.

1. Ski Equipment

We will pay **you** up to £/€ 500 subject to the single article, pair or set limit as shown in the Table of Benefits on page 9 for the replacement cost of **ski equipment** owned or hired by **you** if they are lost, stolen or damaged.

The amount payable will be the replacement cost at the date of the loss less a deduction for wear and tear and depreciation, (calculated from the table below) or the cost of repair, whichever is lesser. For skis and snowboards over 5 years old the maximum **we** will pay is £/€ 50.

- | | | |
|---------------------------------|---------------------------------|---------------------------------|
| • Up to 1 year old 10% deducted | • 2 to 3 years old 40% deducted | • 4 to 5 years old 60% deducted |
| • 1 to 2 years old 30% deducted | • 3 to 4 years old 50% deducted | • Over 5 years old £/€ 50 |

Specific Exclusions applicable to Ski Equipment under the Winter Sports Section:

1. **We** will not be liable for the **excess** as shown in the Table of Benefits Optional Benefits on page 9.
2. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. The following **winter sports** are not covered: para skiing, heli skiing, ski-racing, ski jumping, off-piste skiing unless accompanied by a qualified guide or instructor, ice hockey, bob sleighing, the use of skeletons or luges, freestyle skiing, competitive skiing.
4. **We** will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) loss or damage caused by general wear and tear;
 - b) **you** failing to exercise care for the safety and supervision of **your** property;
 - c) **your** personal belongings being delayed, detained, or confiscated by customs or any other authority;
 - d) loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
 - e) loss or damage occurring in the custody of an airline or other transport carrier unless reported immediately upon discovery and in the case of an airline a Property Irregularity Report obtained.

Specific Conditions applicable to Ski Equipment under the Winter Sports Section:

1. **You** must obtain a written police report within 24 hours of the discovery in the event of loss or theft.
2. In the event of loss of, theft of or damage to **your ski equipment** during **your** outward or return journey **you** must get a written 'carrier's report', or a 'Property Irregularity Report' in the case of an airline.
3. **We** may replace or repair the lost or damaged **ski equipment** at **our** sole discretion.

2. Ski Hire

We will pay **you** up to £/€ 260 (£/€ 20 per day) to hire replacement **ski equipment** if **your** own **ski equipment** is temporarily lost in transit for longer than 12 hours on the outward journey or is lost, damaged or stolen during the **journey**.

Specific Exclusions applicable to Ski Hire under the Winter Sports Section:

1. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
2. **We** will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) loss or damage caused by general wear and tear;
 - b) **you** failing to exercise care for the safety and supervision of **your ski equipment**;
 - c) **your ski equipment** being delayed, detained, or confiscated by customs or any other authority;
 - d) loss, theft or damage to anything being shipped as freight or under a Bill of Lading;

Specific Conditions applicable to Ski Hire under the Winter Sports Section:

1. **You** must obtain a written police report within 24 hours of the discovery in the event of loss or theft.
 2. In the event of loss of, theft of or damage to **your ski equipment** during **your** outward or return journey **you** must get a written 'carrier's report', or a 'Property Irregularity Report' in the case of an airline.
-

3. Ski Pack

We will pay **you** up to £/€ 250 for the proportionate value of the unused part of ski pack costs that **you** have not used if **you** fall ill or become injured during the **journey** (ski pack means ski hire, ski lessons and lift pass).

Specific Exclusions applicable to Ski Pack under the Winter Sports Section:

1. **We** will not be liable for the **excess** as shown in the Table of Benefits Optional Benefits on page 9.
2. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.

4. Piste Closure

We will pay you up to £/€ 250 (£/€ 25 per day):

1. For extra costs for transport and ski lift pass if you have to travel to another resort if you are unable to ski due to **adverse weather** at your pre-booked resort (only available for trips within the ski season at your pre booked resort); or
2. If it is not possible to travel to another resort or it is not possible to ski.

Specific Exclusions applicable to Piste Closure under the Winter Sports Section:

1. We will not be liable for anything mentioned in the General Exclusions Section on page 43.
2. We will not be liable for any expenses you can claim under any other insurance.
3. We will not be liable for any loss or expenses if you take this insurance within 14 days of going on the **journey**.
4. We will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) you skiing in a pre-booked winter sports resort which is less than 1,000m above sea level;
 - b) the piste closure being in existence prior to your arrival in your pre-booked winter sports resort.

Specific Conditions applicable to Piste Closure under the Winter Sports Section:

1. In the event of a claim you must obtain written confirmation from resort management to confirm that the piste was closed and/or it was not possible to travel to another resort.

5. Avalanche and Landslide

We will pay you up to £/€ 150 for extra travel and accommodation costs if an avalanche or landslide delays your arrival at, or departure from, the pre-booked resort for more than 12 hours.

Specific Exclusions applicable to Avalanche and Landslide under the Winter Sports Section:

1. We will not be liable for the **excess** as shown in the Table of Benefits Optional Benefits on page 9.
2. We will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. We will not be liable for any expenses you can claim under any other insurance.
4. We will not be liable for any loss or expenses, if you take out this insurance within 14 days of going on the **journey**.

Specific Conditions applicable to Avalanche and Landslide under the Winter Sports Section:

1. You must obtain written confirmation from an appropriate authority (resort management, travel agent, tour operator or local government authority) to confirm the period of and reason for the delay.

SECTION 18

GOLF (OPTIONAL)

Provided that the additional premium has been paid and the **schedule** notes that this cover is 'insured' **you** are provided with Golf cover for the **journey**.

Specific Definitions applicable to the Golf Section:

Golf equipment shall mean golf bag, golf clubs and golf shoes which are owned by **you**, or hired by **you** for which **you** are contractually responsible to provide insurance.

1. Golf equipment

We will pay **you** up to £/€ 1,000 subject to the single article, pair or set limit as shown in the Table of Benefits on page 9, for the loss of, theft of or damage to **golf equipment**.

The amount payable will be the replacement cost at the date of the loss less a deduction for wear and tear and depreciation, (calculated from the table below) or the cost of repair, whichever is lesser.

- Up to 1 year old 15% deducted;
- 2 to 3 years old 40% deducted
- 4 to 5 years old 60% deducted
- 1 to 2 years old 30% deducted
- 3 to 4 years old 50% deducted
- Over 5 years old Nil payment

Specific Exclusions applicable to Golf equipment under the Golf Section:

1. **We** will not be liable for the **excess** as shown in the Table of Benefits Optional Benefits on page 9.
2. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. **We** will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) loss of, theft of or damage to **golf equipment** contained in an unattended vehicle overnight;
 - b) loss of, theft of or damage to **golf equipment** left unattended in a public place (e.g. on a golf course or outside the club house) or left in the custody of anyone other than **you** or **your travelling companion**;
 - c) loss of or damage to **golf equipment** whilst in use;
 - d) theft of **golf equipment** occurring in **your** accommodation unless forcible and/or violent entry into or exit from **your** accommodation has occurred;
 - e) damage to **golf equipment** caused by the leakage of powder or liquid;
 - f) delay, confiscation or detention by customs or any other authority;
 - g) wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown;
 - h) loss of, theft of or damage to **golf equipment** carried on a vehicle roof rack;
 - i) loss of, theft of or damage to anything being shipped as freight or under a Bill of Lading.

Specific Conditions applicable to Golf equipment under the Golf Section:

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss or theft of golf equipment. A Holiday Representative's report is not sufficient.
2. **We** may replace or repair the lost or damaged **golf equipment** at **our** sole discretion.
3. If **golf equipment** is lost, stolen or damaged while in the care of a scheduled public transport operator or other transport carrier, hotel or **your** accommodation provider **you** must report it to them, in writing, detailing the loss, theft or damage and get written confirmation. If **golf equipment** 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 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.
4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **you** substantiate **your** claim.

2. Golf Equipment Hire

We will pay **you** up to £/€ 40 per day up to the **sum insured** shown in the Table of Benefits Optional Benefits on page 9 for the cost to hire **golf equipment** following accidental loss, theft or damage to **golf equipment** or temporary loss in transit during the outward journey for at least 24 hours.

Specific Exclusions applicable to Golf Equipment Hire under the Golf Section:

1. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
2. **We** will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) loss of, theft of or damage to **golf equipment** contained in an unattended vehicle overnight;
 - b) loss of, theft of or damage to **golf equipment** left unattended in a public place (e.g. on a golf course or outside the club house) or left in the custody of anyone other than **you** or **your travelling companion**;
 - c) damage to **golf equipment** caused by the leakage of powder or liquid;
 - d) loss of or damage to **golf equipment** whilst in use;
 - e) delay, confiscation or detention by customs or any other authority;
 - f) theft of **golf equipment** occurring in **your** accommodation unless forcible and/or violent entry into or exit from **your** accommodation has occurred;
 - g) 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;
 - h) loss of, theft of or damage to **golf equipment** carried on a vehicle roof rack;
 - i) loss of, theft of or damage to anything being shipped as freight or under a Bill of Lading.

Specific Conditions applicable to Golf Equipment Hire under the Golf Section:

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss or theft of golf equipment. A Holiday Representative's report is not sufficient.
2. For items damaged whilst on the **journey**, **you** must get an official report from a local retailer confirming the item is damaged and beyond repair.
3. If **golf equipment** is lost, stolen or damaged while in the care of a scheduled public transport operator or other transport carrier, hotel or **your** accommodation provider **you** must report it to them, in writing, detailing the loss, theft or damage and get written confirmation. If **golf equipment** 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 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.
4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **you** substantiate **your** claim.

3. Non-Refundable Golfing Fees

We will pay **you** up to the **sum insured** shown in the Table of Benefits Optional Benefits on page 9 for any non-refundable, unused, prepaid; green fees, **golf equipment** hire or tuition fees due to the following:

1. **Bodily injury** or illness of an **insured person**; or
2. Loss of or theft of **your** documentation which prevents **your** participation in the pre-paid golfing activity; or
3. **Adverse weather** resulting in the closure of the golf course.

Specific Exclusions applicable to Non-Refundable Golfing Fees under the Golf Section:

1. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
2. **We** will not be liable for any loss or expenses, directly or indirectly caused by or contributed to, by a medical condition which is not substantiated by a report from the treating **medical practitioner** confirming **your** physical inability to play golf.
3. **You** will not be covered if **you** take out this insurance within 14 days of going on holiday.

Specific Conditions applicable to Non-Refundable Golfing Fees under the Golf Section:

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss or theft of golfing documentation. A Holiday Representative's report is not sufficient.
2. **You** must get a medical certificate from the treating doctor substantiating **your** medical condition and confirming **your** physical inability to play golf.
3. **You** must get written confirmation from the management of golf course **you** were due to play on to confirm that the golf course was closed, if due to **adverse weather**.
4. Claims will be based on the number of days **you** are unable to play golf.

SECTION 19

WEDDING/CIVIL CEREMONY (OPTIONAL)

Provided that the additional premium has been paid and the **schedule** notes that this cover is 'insured' **you** are provided with Wedding/Civil Ceremony cover for the **journey**.

We will pay **you** up to the **sum insured** subject to the single article, pair or set limit as shown in the Table of Benefits Optional Benefits on page 9, if before or after the **wedding you** damage or lose or suffer theft of **your wedding attire**.

Specific Definitions applicable to the Wedding/Civil Ceremony Section:

Wedding shall mean the religious or civil ceremony during which the couple become married or register as civil partners to each other.

Wedding Attire shall mean dresses, suits, shoes, wedding rings or wedding gifts and other accessories bought specifically for the **wedding** including flowers paid for or purchased for the **wedding** which is taken with **you** as part of **your** baggage or purchased during the **journey**.

Specific Exclusions applicable to the Wedding/Civil Ceremony Section:

1. **We** will not be liable for the **excess** as shown in the Table of Benefits Optional Benefits on page 9.
2. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. **We** will not be liable for any loss or expenses, directly or indirectly caused by or contributed by:
 - a) loss or theft of **your wedding attire** at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them;
 - b) loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure;
 - c) loss or theft of or damage to **your wedding attire** contained in an unattended vehicle overnight.

Specific Conditions applicable to the Wedding/Civil Ceremony Section:

1. **You** must take proper care of **your wedding attire** and act as if **you** did not have this insurance policy.
2. **You** must keep any damaged property so that **we** can inspect it if required.
3. If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.
4. If **your wedding attire** is lost, stolen or damaged while in the care of a scheduled public transport operator or other transport carrier, hotel or **your** accommodation provider **you** must report it to them, in writing, detailing the loss, theft or damage and get written confirmation. If **wedding attire** 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 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.
4. Any reimbursement received from **your** scheduled public transport operator or other transport carrier, will be deducted from the amount of **your** claim under this section.

SECTION 20

NATURAL CATASTROPHE (OPTIONAL)

Provided that the additional premium has been paid and the **schedule** notes that this cover is 'insured' **you** are provided with cover during **your journey**.

We will pay **you** up to the **sum insured** shown in the Table of Benefits Optional Benefits on page 9, if any part of **your** outward, onward or return journeys are delayed, cancelled cut short or extended as a result of a **natural catastrophe**, **we** will provide cover for:

1. Cancellation – any irrecoverable unused travel and accommodation costs and **holiday services** if the **public transport** on which **you** are booked to travel is cancelled and **you** are unable to use **your** travel and accommodation costs and **holiday services**;
 2. Additional Expenses – additional accommodation (room only) costs and transport expenses necessarily incurred by **you** up to the standard of **your** original booking in reaching **your** booked destination at any stage of **your journey**, including **your** return to **your home location** if:
 - a) the **public transport** on which **you** are booked is delayed for more than 24 hours and no reasonable alternative is offered by the transport company to allow **you** to reach **your** destination; or
 - b) the **public transport** on which **you** are booked is cancelled and an alternative is not provided within 24 hours, or in the case of connecting transport not provided within a time frame that allows **you** to continue with **your** original itinerary;
 3. Replacement Accommodation – reimbursement of additional accommodation (room only) costs due to circumstance outside of **your** control;
 4. Travel Delay – if the **public transport** on which **you** are booked to travel is delayed or cancelled at any international departure point from or to **your home location** provided **you** have checked in at the airport, or if **you** checked in online **you** have already travelled to the airport and eventually continue with the **journey**. This benefit provides assistance with expenses that **you** incur when delayed at the airport.
-

Specific Definitions applicable to the Natural Catastrophe Section:

Holiday Services shall mean pre-booked and pre-paid car hire, airport parking and excursion tickets.

Maximum Period of Cover shall mean cover is provided for up to 31 days from when the **natural catastrophe** occurs or up to the first available date to get **you** to your destination of **home location** (whichever occurs first).

Natural Catastrophe shall mean an event caused by the following forces of nature that has a catastrophic consequence: fire, flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm.

Public Transport shall mean airline, train, bus, coach or ferry operating to a published timetable, or taxi to join your booked travel itinerary.

Specific Exclusions applicable to the Natural Catastrophe Section:

1. **We** will not be liable for the **excess** as shown in the Table of Benefits Optional Benefits on page 9.
2. **We** will not be liable for anything mentioned in the General Exclusions Section on page 43.
3. **We** will not be liable for travel tickets paid for by using any airline mileage or reward scheme (including supermarket reward schemes), for example Air Miles, or accommodation costs paid for by using any Timeshare, Holiday Property Bond or other holiday points scheme.
4. **We** will not be liable for any loss or expenses, directly or indirectly caused by, or contributed to, by:
 - a) any costs incurred by **you** which are recoverable from a tour operator, **public transport** operator, accommodation provider, **holiday services** provider or any other source, or for which **you** receive or are expected to receive compensation or other assistance;
 - b) circumstances known to **you** before **you** purchased this insurance or at the time of booking the **journey** (whichever is the earlier) which could result in a claim under this section;
 - c) any accommodation costs, charges and other expenses where the **public transport** operator has offered reasonable alternative travel arrangements or accommodation;
 - d) any costs for normal day-to-day living, such as food and drink and/or any travel or accommodation expenses **you** would normally incur;
 - e) any costs if **you** have made **your** own arrangements as the result of a delay for less than 24 hours;
 - f) **natural catastrophe** (unless an additional premium is paid and is noted as insured in the **schedule**);
 - g) the discharge of pollutants or contaminants (other than from a **natural catastrophe**) which shall include by not limited to any solid liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;
 - h) prohibitive regulations by the government of any country;
 - i) any costs if **you** do not take the first available means of transport to get to **your** destination or **home location** or any unreasonable or unnecessary costs (as determined by the Assistance Company) to get **you** to **your** destination or **home location**.

Specific Conditions applicable to the Natural Catastrophe Section:

1. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **journey**, the amount **we** will pay will be limited to the cancellation charges that would have been applied.
2. **You** must obtain (at **your** own expense) written confirmation from the **public transport** operator of the cancellation the number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must obtain (at **your** own expense) written confirmation from the provider of the accommodation the local police or other relevant authority that **you** could not use **your** pre-booked accommodation and the reason for this.
4. **You** must comply with the terms a of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** legislation in the event of denied boarding, cancellation or long term delay of flights.
5. **You** may claim under only one of the following sections for the same event; Section 1 –Travel Disruption, Section 2 – Abandonment, Section 3 – Catastrophe, Section 4 – Missed Departure or Section 5 – Delayed Departure, Section 20 – Natural Catastrophe.

SPORTS AND ACTIVITIES TABLE

We automatically cover the activities listed below. If **you** are participating in any other activity not mentioned, please contact **ITHC** and they may be able to offer cover for an additional premium and/or terms. 'Standard' shall mean the **excess** shown in the Table of Benefits or as described as the 'Excess Option' in **your schedule** (i.e if **your schedule** shows a 'nil' **excess** then 'standard' means nil). If there is an **excess** amount shown below this is the actual value but must be added to any Medical Screening Excess imposed. NOTE: * means **you** are only covered if participating in one of these activities if **you** are aged 75 years and under.

Activity	Am I covered for personal liability?	Section 5 - Medical Expenses excess
*Abseiling	no	standard
Archery	yes	standard
Assault course	no	£/€ 200
Badminton	yes	standard
*Banana boat rides	no	standard
Baseball	yes	standard
Basketball	yes	standard
Beach games	yes	standard
*Black water rafting (grade 1 to 4)	yes	standard
Bowls	yes	standard
Bum Boarding	yes	standard
*Bungee jump	yes	standard
*Camel riding/trekking	no	standard
Canoeing (Grades 1 to 3) - life jacket and helmet must be worn	yes	standard
Clay pigeon shooting	yes	standard
Coasteering	no	£/€ 300
Cricket	yes	standard
Cross Country running	yes	standard
Curling	yes	standard
Cycling (excluding mountain biking) – helmet must be worn	yes	standard
Dinghy sailing	yes	standard
Dragon boating	yes	standard
Elephant riding/trekking	no	standard
Falconry	no	standard
Fell walking/running (no climbing)	yes	standard
Fencing	yes	standard
Fishing	yes	standard
Flying as a fare paying passenger in a fully licensed passenger carrying aircraft	no	standard
*Football	no	standard
*GAA football	no	standard
Glacier walking under 2,000 metres	yes	standard
*Gliding	no	standard
Go-karting	no	standard
Golf (additional cover specifically for golf trips is available)	yes	standard
Hiking under 2,000 metres altitude	yes	standard
Hiking under 4,000 metres altitude	no	standard
Hockey	no	standard
Horse riding (not polo, hunting or jumping)	no	standard
Hot-air ballooning	no	standard
Ice skating(rink)	yes	standard
*Indoor climbing (at an organised activity centre)	yes	standard
Jet boating (passenger only)	no	standard
*Jet Skiing	no	standard
Jogging	yes	standard

Activity	Am I covered for personal liability?	Section 5 - Medical Expenses excess
Kayaking (Grades 1 to 3) life jacket/helmet must be worn	yes	standard
*Kite surfing	no	standard
Marathon Running	yes	standard
Motorcycling on public roads (under a 250cc engine)	no	£/€ 400
Netball	yes	standard
Orienteering (no climbing)	yes	standard
Paintballing (with eye protection)	no	standard
*Parachuting	no	£/€ 300
*Parasailing (over water)	yes	standard
*Parascending	no	£/€ 300
Passenger on a ski-doo	no	standard
Passenger on a snowmobile	no	standard
Pony trekking (riding hat must be worn)	no	standard
*Quad biking (helmet must be worn)	no	£/€ 500
Racquetball	yes	standard
Rambling/ Trekking/ Walking (under 2000m altitude)	yes	standard
River canoeing (up to Grade 3) - life jacket/helmet must be worn	yes	standard
*Roller blading (wearing helmet and pads)	yes	standard
*Roller skating (wearing helmet and pads)	yes	standard
Rounders	yes	standard
Rowing	yes	standard
Running-sprint/long distance	yes	standard
Safari	yes	standard
Sail boarding	yes	standard
*Sand yachting	no	£/€ 200
Sailing - (coastal waters up to 12 miles from coast, with adequate qualifications)	no	standard
*Scuba diving down to 30 metres if qualified and not diving alone, or accompanied by a qualified instructor (under 14 days)	no	standard
Sea fishing	no	standard
Shark diving (inside a cage)	no	£/€ 200
*Skate boarding	yes	standard
Sky diving	no	£/€ 200
Sleigh rides (passenger only)	yes	standard
Snorkelling	yes	standard
Snow shoeing	yes	standard
Squash	yes	standard
Surfing (under 14 days)	yes	standard
Swimming	yes	standard
Table Tennis	yes	standard
Tennis	yes	standard
Ten Pin Bowling	yes	standard
Track events	yes	standard
Volleyball	yes	standard
Wake boarding	yes	standard
War games (with eye protection)	no	standard
Water polo	yes	standard
Water ski-ing	yes	standard
*White Water rafting up to Grade 3	yes	standard
Windsurfing	yes	standard
Yachting/Sailing (passenger only, inside territorial waters)	no	standard
Yoga	yes	standard

Details of any additional sports and activities agreed by **ITHC** will be shown in **your schedule**.

GENERAL POLICY CONDITIONS

Assignment

This Policy or any benefit may not be assigned by **you** without **our** written consent.

Cancellation

You may cancel the insurance, by giving 30 days notice. Please call **ITHC**:

Telephone: +44 (0) 1689 892 228

We may cancel this Policy or any cover hereunder by giving **you** 30 days written notice at **your** last known address.

When the Policy is cancelled the premium for the period up to the date when the cancellation takes effect shall be calculated and **we** shall return any unearned portion of the premium paid provided no claims have been advised or paid. Where **you** cancel the Policy the unearned portion of the premium paid will be subject to a minimum charge of £/€ 35 inclusive of local tax (if applicable).

Note: Please refer to page 46 Cooling-Off Period in respect of cancellation within the first 14 days of cover.

Choice of Law and Jurisdiction

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

Claims

When a claim or possible claim happens, **you** must tell **us** within no later than 30 days.

You must get and act on advice from a **medical practitioner** and have any medical examination that **we** ask and pay for. **You** must give **us** (at **your** expense) any documents, information and evidence **we** need. If **you** die **we** will be entitled to ask for at **our** expense, a post-mortem examination. If **you** die **we** will deal with **your** personal representative.

Claims Co-operation

You shall in a timely fashion provide assistance and co-operate with **us** or **our** representatives, in obtaining any other records deemed necessary to evaluate the incident or claim. In no event are **we** liable to pay any claim unless **you** co-operate fully with **us** and/or **our** representatives in the investigation of the claim.

Emergency and Medical Service

If **you** go into **hospital** abroad and **you** are likely to be admitted as an in-patient, or before any arrangements have been made for repatriation, or in the event of curtailment **you** must contact the Assistance Company immediately. If **you** do not, **we** may not provide cover and **we** may also reduce the amount **we** pay for medical expenses. If **you** receive medical treatment abroad as an outpatient, **you** should pay the **hospital** or clinic and claim back **your** medical expenses from **us** when **you** return to **your home location**. If **your** outpatient treatment is likely to cost more than £/€ 500, **you** must contact the Assistance Company immediately.

This service is available to **you** and operates 24 hours a day, 365 days a year for assistance, making arrangements for **hospital** admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **you** must contact the Assistance Company as soon as possible. Private medical treatment is not covered unless authorised by **us**.

The Assistance Company has the medical expertise, contacts and facilities to help should **you** suffer an injury in an **accident** or fall ill. The Assistance Company will also arrange transport back to **your home location** when this is considered to be medically necessary.

Excess Option

Under most sections of this Policy **you** have to pay an **excess**. The **excess** applies to each person claiming and to each incident and each section of the Policy **you** claim under. If **you** pay an extra premium, the Policy can include an 'excess waiver' which will remove all **excesses** (except for increased medical excesses because of medical conditions or sports and activities). For a reduced premium the Policy can include a 'double excess', in which case all **excesses** will be doubled (except for increased medical excesses because of medical conditions or sports and activities).

Extension of Policy Cover

If **you** are unable to complete the **journey** within the number of days shown on the **schedule**, due to:

- a) death, injury or illness to **you** or any person travelling with **you**; or
- b) a delay of or an interruption of public transport services.

We will extend **your** Policy, without charge, for the additional days necessary for **you** to complete the **journey**. Cover will automatically be extended day by day up to a maximum of 30 days after the expiry of the **period of insurance** as stated on **your schedule** of cover, when the return is necessarily delayed, as a result of the ill health of **you**, provided the Assistance Company has been notified; or through the failure of public transport.

Fraud and Misrepresentation

This Policy will be void in the event of misrepresentation, misdescription or non-disclosure of any material fact made by or on behalf of **you**. If any claim submitted under this Policy by **you** or a person acting on **your** behalf shall in any respect be false or fraudulent, **we** shall be under no liability to make payment in respect of such claim and any amount already paid by **us** must be paid back.

Interest

No sum payable under this Policy shall carry interest.

Limitations

In no case shall **our** liability in respect of **you** exceed the largest **sum insured** stated in **your schedule** and described in the Table of Benefits.

Mid Term Adjustments

Any amendments or adjustments made to **your schedule** and/or Policy will be subject to a £/€ 20 inclusive of insurance premium tax (IPT) administration fee.

Observance – Failure to Comply with Policy Conditions

Our liability to make any payment under this Policy shall be conditional upon **your** observance of all terms, provisions, conditions and endorsements of this Policy. Where **you** do not comply with any obligation to act in a certain way specified in this Policy, this may prejudice **your** position to recover under any claim.

It is a fundamental condition that **you** shall at all times comply with all terms and conditions of this Policy that require **you** to act or not act in a particular way as specified. Failure to comply will result in **you** forfeiting **your** right to the Policy cover.

Pregnancy and Childbirth

We provide cover under this Policy if something unexpected happens. In particular, **we** provide cover for injuries to the body or illness that was not expected. **We** do not consider pregnancy or childbirth to be an illness or injury. To be clear, **we** only provide cover under the Travel Disruption Section and Medical Expenses section of this Policy, for claims that come from complications of pregnancy and childbirth. Please make sure **you** read the General Exclusions Section on page 43.

Reasonable Precautions

You must take all reasonable steps to avoid or minimise any loss or damage likely to give rise to a claim under this Policy.

Reciprocal Health Agreement

European Union

If **you** are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland, **we** strongly recommend that **you** take a European Health Insurance Card (EHIC) with **you**. **You** can apply online at www.ehic.org.uk or by telephoning +44 300 330 1350. This will entitle **you** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland. **You** should take reasonable steps to use these arrangements where possible.

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

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

Australia and Non-European Economic Area (EEA) countries

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

Rights of Third Parties

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

Tell us about a Change

You must tell **us** as soon as possible about any change in the information **you** have given **us** which is relevant to this insurance, for example, if there is any change in the information **you** gave **us** when the insurance started or was last renewed. If **you** do not tell **us**, **your** insurance may not be valid or may not cover **you** fully. If **you** are not sure whether any information is relevant, **you** should tell **us** anyway. **We** have the right to change any conditions of this insurance when **you** tell **us** about a change.

GENERAL EXCLUSIONS

These exclusions apply to all sections of the Policy.

We will not pay for claims arising directly or indirectly from:

1. **War**, whether declared or not;
2. **Terrorism**, but this exclusion shall not apply to losses under the Medical Expenses Section, Hospital Benefit Section and Personal Accident Section unless the disturbances were already taking place at the beginning of the **journey**;
3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly;
4. **You** being exposed to the **utilisation of nuclear, chemical or biological weapons of mass destruction**;
5. **You** taking part in a criminal act, civil commotion or riot of any kind;
6. **You or your travelling companion** are travelling against the advice of a **medical practitioner** or travelling for the purpose of obtaining medical treatment or medical advice;
7. A **pre-existing medical condition** not declared to and accepted by **us** in writing;
8. A complication of pregnancy and childbirth if the same complication had occurred in a previous pregnancy;
9. **Your** participation or engagement in: manual work, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, flying except as a fare paying passenger in a fully licensed passenger-carrying aircraft;
10. **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;
11. **You** driving a vehicle unless an applicable current **home location** driving licence is held permitting the use of such vehicle in the and the country visited;
12. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, or **your** deliberate or reckless exposure to danger;
13. Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any HIV or AIDS related illness, however this has been acquired or may be named and sexually transmitted diseases;
14. **You** taking a drug or drugs other than according to the manufacturer's instructions or as prescribed by a **medical practitioner**;
15. **You** taking a drug or drugs for the treatment of drug addiction;
16. Phobias, anxiety, depression or stress;
17. **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 Travel Disruption Section on page 10;
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;

19. A **journey** in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan;

20. Bankruptcy/liquidation or failure of a tour operator, travel agent, transport company or with anyone **you** have made travel or accommodation arrangements;

21. Any costs recoverable from another source;

22. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;

23. Any search and rescue costs;

24. Any sports or leisure activities not mentioned in the Sports and Activities Table on page 38 or agreed by **us** and noted in the **schedule**;

25. **You** or any **insured person** not being a resident of the accepted countries detailed in the definition of **home location** on page 2;

26. **You** or any **insured person** being aged over 65 years in respect of Section 17 – Winter Sports;

27. **You** or any **insured person** being aged over 75 years in respect of an annual multi-trip policy.

COMPLAINTS PROCEDURE

We are dedicated to providing **you** with a high quality service and want to ensure that this is maintained at all times. If **you** feel that **we** or another party connected with this Policy have not offered a first class service please write and tell them and they will do their best to resolve the problem.

Claims

In respect of any questions or concerns about the handling of a claim **you** should put **your** question or concern to:

The Managing Director

Specialty Claims Services Limited
Attwood House
Mansfield Business Park
Four Marks
Hampshire GU34 5PZ
United Kingdom

Telephone: +44 (0)1420 383010
Facsimile: +44 (0)1420 558 111
Email: a&hclaims@amtrustgroup.com

Sales and Administration

If **your** complaint is about the way this Policy has been sold or administered, **you** should put **your** question or concern to:

The Compliance Officer

International Travel and Healthcare
West House
46 High Street
Orpington
Kent BR6 0JQ
United Kingdom

Telephone: +44 (0)1689 892 228
Email: info@int-travelandhealthcare.com

You will be contacted within five days of receiving **your** complaint to inform **you** of what action is being taken. We will try to resolve the problem and give **you** an answer within four weeks. If it will take longer than four weeks we will tell **you** when **you** can expect an answer.

If **you** have not been given an answer within eight weeks **you** can take **your** complaint to the Financial Ombudsman Service for review. This complaints procedure does not affect any legal right **you** have to take action.

Once **you** have received **your** final response, and if **you** are still not satisfied **you** can contact the Financial Ombudsman Service:

Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London E14 9SR
United Kingdom

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

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if in the unlikely event **we** are unable to meet our obligations under this contract. A claim under this contract of general insurance is covered 90% of the claim without any upper limit.

Further information about the scheme is available from the Financial Services Compensation Scheme at the below address or on their website: www.fscs.org.uk

10th Floor
Beaufort House
15 St Botolph Street
London EC3A 7QU
United Kingdom

Telephone: +44 (0)207 892 7300

Facsimile: +44 (0)207 892 7301

COOLING-OFF PERIOD

If this cover does not meet **your** requirements, **you** may return the insurance documentation to **your** insurance intermediary within fourteen (14) days of the cover starting or the day on which **you** receive the **documents**, whichever is the later.

We will refund all premiums paid within thirty (30) days from the date **we** receive the notice of the cancellation from **you**. **We** will not refund premiums if **you** have made a claim or the **period of insurance** has expired within the fourteen (14) days. Please contact **your** insurance intermediary who issued this Policy to obtain this refund, their address and telephone number will appear on the intermediary's correspondence to **you**.

DATA PROTECTION AND PRIVACY STATEMENTS

Data Transfer Consent

By purchasing this Policy with AmTrust Europe Limited, **you** have consented to the use of data as described below.

Data Protection Policy

We are committed to protecting **your** privacy including sensitive personal information; please read this section carefully as acceptance of this Policy will be regarded as having read and accepted these Terms and Conditions.

Sensitive Information

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

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

We will use the information to manage this Policy, including underwriting and claims handling. This may include disclosing it to other insurers, administrators, third party underwriters and reinsurers.

The information comprises of all the details **we** hold including transactions and information obtained from third parties. **We** may use and share this information with other members of the AmTrust group companies (The Group). **We** will provide an adequate level of protection to the data.

We do not disclose the information to anyone outside The Group except:

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

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

Your Rights

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

Marketing

AmTrust Europe Limited will not use the data for marketing purposes. All information provided is used to manage this Policy only.

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International Travel and Healthcare Limited,
West House, 46 High Street,
Orpington, Kent BR6 0JQ
United Kingdom

Tel: +44 (0)1689 892 228
Email: info@int-travelandhealthcare.com