



NCOA

National Crime **Officers** Association
The Trade Union of the NCA

TRAVEL INSURANCE POLICY

Effective from 1 June 2021 to 31st May 2022

Scheme Reference RTCEP/40064-05/2021



Arranged exclusively for members of the National Crime Officers Association and their families.

Valid for travel commencing no later than 31st May 2022

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

This is a travel insurance policy and not private medical insurance; there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

DESCRIPTION OF COVER	LIMITS	EXCESS*
1 Cancellation or curtailment	£5,000	£50 (£20**)
2 Emergency medical expenses	£10,000,000	£50
- including emergency repatriation		
- including relatives additional expenses		
- including emergency dental treatment	£350	
3 Hospital stay benefit (amount per 24 hours)	£500 (£20)	Nil
4 Personal accident – loss of sight, limb(s) or permanent total disablement	£20,000	Nil
- maximum payable in the event of death	£5,000	Nil
- maximum payable in the event of death if under 16	£2,000	
5 Travel delay £ after 12 hrs delay max	£60	Nil
- abandonment (after 24 hours)	£5,000	£50
6 Missed departure	£500	Nil
7 Hijack (amount per 24 hours)	£1,000 (£100)	Nil
8 Timeshare Cover	£1,000	£50
9 Baggage – overall limit	£1,500	£50
- maximum per item, pair or set	£300	
- total limit for all valuables	£400	
- emergency purchases	£150	Nil
10 Personal money	£500	£50
- cash limit (£50 for under 18's)	£300	
11 Loss of passport	£250	Nil
12 Public liability	£2,000,000	£100
13 Catastrophe cover	£500	Nil
14 Legal expenses – max per person/overall limit	£25,000/£50,000	£100
15 Ski equipment – overall limit	£500	£50
- maximum per item or pair owned or borrowed	£300	£50
- maximum per item or pair hired	£150	Nil
16 Ski pack	£300	£50
17 Piste closure (amount per 24 hours)	£300 (£20)	Nil
18 Journey disruption cover		
- extended cancellation or curtailment	£5,000	£50
- extended travel delay £ after 12 hrs delay max	£60	Nil
- abandonment	£5,000	£50
- extended missed departure	£500	£50
- accommodation cover	£3,000	£50
ANNUAL MULTI-TRIP POLICY FEATURES		
Maximum age at start/renewal of cover	69 years	
Maximum period per trip	60 days	
Business travel for main policy holder only	Clerical and administration work only	
Home country trips (min of 1 night using pre-booked paid accommodation or internal flight)	Yes	
Beneficiaries can travel separately	Yes	
Wintersports – up to total maximum of	17 days (under 65's only)	
*Maximum excess of £100 per policy per incident **loss of deposit claims only		

IMPORTANT CONDITIONS RELATING TO HEALTH

The policy will not cover **you** if any of the following apply to **you** or **your travelling companion(s)** at the policy start date and each time **you** make arrangements for a **trip**:

- 1. You/they** were travelling against the advice of a **medical practitioner** or in order to get medical treatment abroad.
- 2. You/they** have been diagnosed as having a **terminal illness**.
- 3. You/they** are on a waiting list for surgery, treatment or investigation at a hospital or are awaiting the results of hospital tests or investigations.

Unless declared and accepted by **us**.

If there is any change in a person's health between the date the policy is issued and the start date of a **trip you** must still comply with the important conditions relating to health. If **you** are unsure please notify Voyager Insurance on 01483 806816 immediately.

24 HR MEDICAL EMERGENCY AND REPATRIATION SERVICE

The nominated emergency service referred to in this policy is operated by tifgroup-assistance +44 (0) 203 829 6745.

Our nominated emergency service will advise and assist **you** should **you** be injured in an **accident** or fall ill. Our nominated emergency service will also arrange transport to **your home country** when this is considered to be medically necessary. **You** must contact them if **you** are admitted to hospital or wish to return **home** by any means other than originally booked or require treatment that will cost more than £500 (or the equivalent in local currency).

In the case of a medical emergency please contact our nominated emergency service, tifgroup-assistance, on +44 (0) 203 829 6745. They are open 24 hours a day, 7 days a week, 365 days a year.

Payment for medical treatment abroad

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

SPECIAL NOTICE

This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available. In the event of any medical treatment becoming necessary which results in a claim under this insurance, **you** will be expected to allow insurers or their representatives unrestricted reasonable access to all **your** medical records and information.

RECIPROCAL HEALTH AGREEMENTS

EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** must use a European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC). **You** can apply for a GHIC online at www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/. This will give **you** the right to access state-provided healthcare during a temporary stay in the European Union. Please note that a GHIC does not replace travel insurance. In the event of liability being accepted for a medical expenses claim which has been reduced by the use of a EHIC or GHIC **we** will not apply the deduction of excess under Section 2 – emergency medical expenses.

Australia or New Zealand

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

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

Alternatively please call our nominated emergency service for guidance.

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

USA MEDICAL COSTS

Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers customary and reasonable medical expenses, **we** will not pay excessive or inflated charges for **your** treatment so it is important that **you** do not pay any medical providers up front, either at the time of **your** treatment or on **your** return to **your home country**. They may engage the services of collection agencies but any correspondence should simply be sent on to **us** at tifgroup-assistance, unanswered: there is no lawful action that can be taken which **we** cannot step in and take over on **your** behalf.

PERIOD OF INSURANCE

If **you** have paid the appropriate annual multi-trip travel insurance premium and **you** are under 70 years old, the overall period of insurance shall start from 1st June 2021 and shall expire on 31st May 2022. This insurance then covers an unlimited number of holiday/leisure **trips** starting within that period, except that no cover exists at all for a **trip** if it is intended to be for longer than 60 days (unless agreed by **us** and confirmed in writing). Wintersports are covered up to a total of 17 days in each period of insurance provided **you** are aged under 65.

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

For cancellation only (section 1), cover starts from 1st June 2021 or the date **you** book **your trip**, whichever is the later. **personal money** (section 9) will be covered from the time of collection but not more than 72 hours before **you** travel.

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

TERRITORIAL LIMITS

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

PLEASE NOTE this policy excludes all cover in respect of travel to Afghanistan, Liberia & Sudan.

There is also no cover under this policy if **you** travel to a country or specific area that the Foreign, Commonwealth and Development Office (FCDO) advise against all or all but essential travel to.

HOW TO MAKE A CLAIM

For all claims other than medical emergencies please notify the claims handlers either by contacting the telephone number below or via their website. Please quote: National Crime Officers Association.

Claims Settlement Agencies Ltd

Tel: 01702 553443

Email: info@csal.co.uk

To download a claim form please visit www.csal.co.uk
308 London Road, Hadleigh, Benfleet, Essex, SS7 2DD

The fastest and easiest way to submit your claim is online at:
www.submitclaim.co.uk/ncoa

The process should take approximately 10–15 minutes to complete (depending on the type of claim), but before continuing **you** should ensure **you** have **your** policy certificate, **trip** dates, supporting documentation and details of the incident.

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

Always make sure that any loss or theft of **valuables** or any items are reported to the police within 24 hours of discovering the loss or as soon as possible after that, and a written report obtained in the country where the incident occurred. If **your baggage** is

damaged or lost in transit whilst "checked-in" **you** must report it to the handling agents or airline as soon as possible on collection and obtain a Property Irregularity Report. These reports (if applicable to **your** claim), together with all available receipts and any other requested documentation, must be submitted with **your** claim form.

INSURERS

This insurance is arranged by Voyager Insurance Services Ltd and Underwritten by tifgroup, a trading name of Travel Insurance Facilities PLC and Insured by Union Reiseversicherung AG, UK. **Our** registered address is 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Authorised and regulated by the Financial Conduct Authority. Registered Number: 3220410. Member of the Association of British Insurers.

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

OUR REGULATOR

Voyager Insurance Services Ltd and Philip Williams & Co are authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/register or by contacting them on 0800 111 6768 (freephone) or 0300 500 8082 from the UK, or +44 207 066 1000 from abroad.

Union Reiseversicherung AG is authorised and regulated by BaFin (German Federal Financial Supervisory Authority). Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

IMPORTANT INFORMATION

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

1. Denied boarding and cancelled flights

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

2. Long delays

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

3. Luggage

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

4. Death or injury

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

Full details are available at http://europa.eu/youreurope/citizens/travel/passenger-rights/index_en.htm

FINANCIAL SERVICES COMPENSATION SCHEME

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

CHOICE OF LAW AND JURISDICTION

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

INTEREST

No sum payable under this policy shall carry interest.

RIGHTS OF THIRD PARTIES

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

DEFINITIONS

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

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

Baggage means personal belongings, including clothing worn, and personal luggage owned by **you** that **you** take with **you** or buy on **your trip** but excluding **valuables** and the items specifically excluded in section 8 – baggage.

Beneficiary means subscribing member, their cohabiting partner and any number of their dependant children aged under 23 years, all normally residing together in their family **home**. (Grandchildren under 18 travelling with Grandparents who are members and have parental control will be covered under this policy). **You** must be resident in the United Kingdom, Channel Islands or Isle of Man and registered with a **medical practitioner** in **your home country**.

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

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

Curtailment/curtail means the cutting short of **your trip** by **your** early return **home** or **your repatriation** to a hospital or nursing home in **your home country**. Payment will be made on the number of full days of **your trip** that are lost from the day **you** are brought **home**.

Domestic flight means a flight where the departure and arrival take place within the **United Kingdom** or the Channel Islands.

Europe means the continent of Europe West of the Ural mountains, any country with a Mediterranean coastline, the Canary Islands, Madeira and Iceland.

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

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

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

Ill/illness means a condition, disease, set or symptoms or sickness leading to a significant change in **your** health, as diagnosed and confirmed by a **medical practitioner** during the period of insurance.

Known event means an existing, publicly announced or publicly broadcast occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.

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

Mugging means a violent, threatening attack by a third party

causing actual bodily harm.

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

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

Public transport means buses, coaches, ships and or ferries, domestic flights or trains that run to a published scheduled timetable.

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

Repatriation means returning **you** to **your home**, a hospital, nursing home or funeral director in **your home country**.

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

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

Travelling companion means a person with whom **you** are travelling with and on the same booking, or with whom **you** have arranged to meet at **your trip** destination with the intention of spending a proportion of **your trip** with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.

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

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

Unexpected means at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.

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

Valuables means watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, electronic equipment and its media, musical instruments and unset precious stones.

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

We, us and **our** means Union Reiseversicherung AG, UK, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

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

You and **your** means the **beneficiary**

SECTION 1 CANCELLATION OR CURTAILMENT

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

You are covered up to the amount shown in the benefits table for **your** proportionate share of any unused pre-paid travel and accommodation costs, car hire and excursions that are directly related to **your trip**, which **you** have paid and cannot get

back from anyone else in the first instance, or which cannot be transferred or used for another purpose, if **you** were forced to cancel or **curtail your trip** because one of the following events **unexpectedly** happened during the period of insurance which **you** would not have been expected to foresee or avoid:

a. you or anyone named on this policy became **ill** with an infectious disease within 14 days of **your trip** starting or during **your trip** (including contracting Covid-19);

b. you or anyone named on this policy, **your relative**, a **travelling companion**, a **business colleague**, or the person **you** were going to stay with became **ill** (excluding contracting Covid-19), was injured or died before **your trip** starts or during **your trip**.

c. receipt of a summons for jury service, being subpoenaed as a court witness, called to court as a witness (but not as an expert witness) or being placed in compulsory quarantine.

d. unexpected requirement for emergency and unavoidable duty as a member of the police (or other law enforcement agency) fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.

e. redundancy, provided that **you** are entitled to payment under the current redundancy payments legislation and that at the time of booking **your trip** **you** had no reason to believe that **you** would be made redundant. **You** must have had 2 years continuous employment with that employer.

f. your presence being required to make **your** property safe and secure following fire, flood or burglary that causes serious damage at **your home** within 48 hours prior to **your** departure, or whilst **you** are away.

g. your car becoming unusable as a result of theft, fire or accident within 7 days prior to **your** departure. This only applies if **you** are planning to go on a self-drive **trip** in the car.

h. as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country **you** were due to visit and within 50 miles of **your** chosen destination, change the travel advice to advise against all or all but essential travel.

You are not covered for

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

b. anything not included in **You are covered** above.

c. any directly or indirectly related claims if any of the following apply to **you** or a **travelling companion** at the policy start date and each time **you** make arrangements for a **trip**:

- You/they** were travelling against the advice of a **medical practitioner** or in order to get medical treatment abroad.
- You/they** have been diagnosed as having a terminal **illness**.
- You/they** are on a waiting list for surgery, treatment or investigation at a hospital or are awaiting the results of hospital tests or investigations.

Unless declared and accepted by **us**.

d. any costs incurred in respect of visas obtained in connection with the **trip**.

e. any claim due to a **known event**;

f. any claim where **you** are unable to provide evidence from a **medical practitioner** confirming **your illness** or infectious disease;

g. any claim where **you** cancelled **your trip** because:

- you** chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19;
- you** simply did not want to travel or had a fear of travelling;
- you** could no longer afford to pay for the **trip**;
- of any epidemic, or pandemic as declared by the World Health Organisation (WHO);
- of the Foreign, Commonwealth and Development Office (FCDO), government or local authority advice relating to any infectious disease including Covid-19;

h. any claim where **you**, or a **travel companion** did not obtain the required travel documents, inoculations or vaccinations for the area **you** are travelling to;

i. any claim where **you**, or a **travel companion** are the defendant in a court of law;

j. any claim where **you** did not obtain prior authority to take leave or **your** leave was cancelled on disciplinary grounds;

k. any claim where **you** ask **us** to pay for a loss that is insured or

guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from **your** credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;

l. any claim where **you** ask **us** to pay for any costs already accepted or offered by **your** transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;

m. any claim where **you** are unable to prove **your** financial loss;

n. any claim where **you** purchased insurance with the reasonable intention or likelihood of claiming.

o. claims arising from **your** anxiety, stress, depression or any other mental or nervous disorder unless **you** provide a medical certificate from a registered mental health professional stating that this necessarily prevented **you** from travelling.

p. the cost of **your** unused original tickets where **our** nominated emergency service or **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.

Please note that **curtailment** claims will be calculated from the day **you** return to **your home country** or **you** are hospitalised as an in-patient so that **you** lose the benefit of accommodation **you** have paid for, or being confined to **your** accommodation. **Your** claim will be based solely on the number of complete nights' accommodation lost. In respect of travel expenses, **we** will pay for any additional costs but not for the loss of **your** pre-booked arrangements.

q. no cover for the resumption of **your trip** once it has been curtailed. There is no further cover once **you** have returned to **your home country**.

Conditions

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

a. (for cancellation) become aware of any circumstances which make it necessary for **you** to cancel **your trip**, **you** must advise **your** tour operator or travel agent in writing within 48 hours. The maximum amount **we** will pay will be limited to the applicable cancellation charges at that time.

b. (for **curtailment**) wish to return **home** differently to **your** original plans and claim any additional costs under this insurance, **you** must contact **our** nominated emergency service and obtain their agreement to the new arrangements.

Failure to do so will affect the assessment of **your** claim.

Please also refer to the general exclusions and conditions.

SECTION 2 EMERGENCY MEDICAL EXPENSES

PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

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

a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of **our** nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of **repatriation** to **your home country**, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the benefits table provided that it is for the immediate relief of pain only.

b. additional travel and accommodation expenses (on a bed and breakfast basis) to enable **you** to return **home** if **you** are unable to travel as originally planned.

c. additional travel and accommodation expenses (on a bed and breakfast basis) for;

- i. a travelling companion to stay with **you** and accompany **you home**, or

- ii. a **relative** or friend to travel from **your home country** to stay with **you** and accompany **you home**.

d. returning **your** remains to **your home** or of a funeral in the country where **you** die, up to the equivalent cost of returning **your** remains to **your home country**.

e. with the prior agreement of **our** nominated emergency service, **your** necessary additional travel expenses to return **home** following the death, injury or **illness** of a travelling companion or of **your relative** or **business colleague** in **your home country**.

You are not covered for

a. the amount of the excess shown in the benefits table in respect of each claim unless a recovery can be made under the terms of the EHIC/GHIC or any other reciprocal agreement.

b. any directly or indirectly related claims if any of the following apply to **you** or a **travelling companion** at the policy start date and each time **you** make arrangements for a **trip**:

1. **You/they** were travelling against the advice of a **medical practitioner** or in order to get medical treatment abroad.
2. **You/they** have been diagnosed as having a terminal **illness**.
3. **You/they** are on a waiting list for surgery, treatment or investigation at a hospital or are awaiting the results of hospital tests or investigations

Unless declared and accepted by **us**.

c. any treatment or surgery;

- i. which is not immediately necessary and can wait until **you** return **home**.
- ii. which in the opinion of **our** nominated emergency service is considered to be cosmetic, experimental or elective.
- iii. carried out in **your home country** or more than 12 months after the expiry of this insurance.

d. any expenses incurred after the date which, in the opinion of **our** nominated emergency service, **you** should be moved to an alternative facility or repatriated to **your home country**, but despite which advice, **you** decide not to be moved or repatriated.

e. any expenses related to treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre unless agreed by **our** nominated emergency service.

f. any expenses incurred in England, Scotland, Wales or Northern Ireland that are funded by, or are recoverable from, the health authority in **your home country**.

g. any expenses for treatment not related to the injury or **illness** which necessitated **your** admittance to hospital.

h. normal pregnancy, without any accompanying **accidental** bodily injury, **illness** or complication. This section is designed to provide cover for unforeseen events, accidents and **illnesses** and normal childbirth would not constitute an unforeseen event.

i. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.

j. claims related to manual labour unless declared to and accepted by insurers.

k. the additional costs of accommodation in a single or private room, unless it is medically necessary or there is no alternative.

l. the costs of medication or treatment that **you** knew at the time of **your** departure would need to be continued during **your trip**.

m. the cost of work involving the use of precious metals in any dental treatment.

n. the provision of dentures, crowns or veneers.

o. the cost of **your** unused original tickets where **our** nominated emergency service or **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.

p. going against Foreign, Commonwealth and Development Office (FCDO), government, local authority or medical advice relating to any infectious disease including Covid-19.

q. any claim where the risk associated with bringing **you home** is greater than the risk of **you** remaining in resort.

r. any claim where **your** return **home** would present unnecessary risk to other travellers.

s. any claim for medical fees and charges in excess of customary and reasonable levels of charging.

PLEASE NOTE that it is essential under the terms of this insurance that:

a. in the event of any **illness**, injury, accident or hospitalisation involving anyone insured under this policy where the anticipated costs are likely to exceed £500 (or the equivalent in local currency) **you** must notify **our** nominated emergency service. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb **our** nominated emergency service must be contacted as soon as possible. Failure to do so will affect the assessment of **your** claim.

b. wherever possible **you** must use medical facilities that entitle **you** to the benefits of any reciprocal health agreement such as the EHIC or GHIC in Europe and MEDICARE in Australia or the reciprocal health agreement in New Zealand.

Important note on mobile phones

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

Please also refer to the general exclusions and conditions.

SECTION 3 HOSPITAL STAY BENEFIT

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

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

SECTION 4 PERSONAL ACCIDENT

You are covered for the amount shown in the benefits table if **you** have an accident whilst **you** are on **your trip** which is the sole and independent cause of **your** death, permanent total disablement, loss of sight or loss of limb(s) within 12 months of the accident.

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

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

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

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

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

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

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

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

You are not covered for

a. claims arising out of manual labour.

b. a “permanent total disablement” claim if at the date of the accident **you** are over the age of 65 years and are not in full time paid employment.

c. the contracting of any disease, **illness** and/or medical condition.

d. the injection or ingestion of any substance.

e. any event which directly or indirectly exacerbates a previously existing physical bodily injury.

f. more than one of the benefits relating to the same injury.

Special condition relating to section 4 – personal accident

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

Please also refer to the general exclusions and conditions.

SECTION 5 TRAVEL DELAY AND ABANDONMENT

Travel delay

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

Abandonment

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

You are not covered

a. for a claim caused by a strike if it had started or been announced before **you** arranged this insurance or booked **your trip**, whichever is the later.

b. if **you** fail to check-in on time.

c. if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.

d. for the amount of the excess shown in the benefits table in respect of each claim for abandonment.

e. to claim under this section if **you** have claimed under section 6 – missed departure, from the same cause.

f. if **your** flight/train/sailing was cancelled by **your** transport provider;

g. if **you** are abandoning **your trip** as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);

h. if **you** are abandoning **your trip** due to the Foreign, Commonwealth and Development Office (FCDO), government or local authority advice relating to any infectious disease including Covid-19.

Please also refer to the general exclusions and conditions.

SECTION 6 MISSED DEPARTURE

You are covered up to the amount shown in the benefits table for necessary additional travel and accommodation expenses (on a bed and breakfast basis) that **you** incur in reaching **your** destination if **you** arrive at any departure point shown on **your** pre-booked itinerary too late to board the **public transport** on which **you** are booked to travel as a result of;

a. the failure of **public transport**, or

b. a road traffic accident or vehicle **breakdown** delaying the vehicle in which **you** are travelling.

You are not covered

a. for a claim caused by a strike if it had started or been announced before **you** arranged this insurance or booked **your trip**, whichever is the later.

b. to claim under this section if **you** have claimed under section 5 – travel delay, from the same cause.

c. for any claim for more than the cost of the original booked **trip**.

d. for any claim due to any epidemic, or pandemic as declared by the World Health Organisation (WHO);

e. for any claim due to the Foreign, Commonwealth and Development Office (FCDO), government or local authority advice relating to any infectious disease including Covid-19.

Conditions

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

a. have planned to arrive at **your** departure point in advance of **your** earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.

b. obtain a report from repairers if **your** claim is because of **breakdown** or accident to **your** car.

Please also refer to the general exclusions and conditions.

SECTION 7 HIJACK

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

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

Please also refer to the general exclusions and conditions.

SECTION 8 TIMESHARE COVER

You are covered up to the amount shown in the benefits table for; **Timeshare cancellation charge**

The management and exchange fees **you** have paid or for which **you** are legally liable, plus up to 5% of the original purchase price of the contracted timeshare week(s) owned by **you** which are unused and are not recoverable from any other source in the event that **you** are unable to proceed with **your** pre-booked travel arrangements due to one of the stated covered reasons for cancellation under section 1 – cancellation or curtailment.

Timeshare curtailment costs

The pro-rata proportion of the management and exchange fees **you** have paid or for which **you** are legally liable for the number of scheduled nights not spent overseas, in the event that **you curtail your trip** as a result of one of the stated covered reasons for curtailment under section 1 – cancellation or curtailment.

You are not covered for

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

Please also refer to the general exclusions and conditions.

SECTION 9 BAGGAGE

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

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

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

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

You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim, except for emergency purchases.
- b. more than the amount shown in the benefits table for any one item, pair or set in respect of baggage and **valuables**.
- c. any additional value an item may have because it forms part of a pair or set.
- d. baggage stolen from an **unattended** motor vehicle between the hours of 8 p.m. and 8 a.m. or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
- e. loss or theft of or damage to **valuables** whilst they are **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.
- f. breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
- g. loss or theft of or damage to;
 - i. to household goods, bicycles, waterborne craft and their fittings of any kind.
 - ii. to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
 - iii. to watersports and **ski equipment**.
 - iv. to contact lenses, dentures and hearing aids.

- v. to baggage in transit unless reported to the carrier as soon as possible and a written Property Irregularity Report is obtained.
- vi. mobile phones, computers and/or accessories (including games and games consoles [but not including handheld games consoles], PDA's, personal organisers, laptops and electronic navigation equipment) and televisions.

PLEASE NOTE THAT THESE ITEMS CAN OFTEN BE INSURED ON A HOUSEHOLD POLICY ALL RISK SECTION WHERE THE FULL VALUE MAY BE COVERED WORLDWIDE 365 DAYS A YEAR.

- vii. to baggage sent by post, freight or any other form of unaccompanied transit.
- viii. to sports clothes and equipment whilst in use.
- ix. caused by moth or vermin or by gradual wear and tear in normal use.
- x. caused by any process of cleaning, repairing or restoring.
- xi. caused by leakage of powder or fluid from containers carried in **your baggage**.

h. mechanical or electrical **breakdown**.

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

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

SECTION 10 PERSONAL MONEY

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

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

You are not covered for

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

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

SECTION 11 LOSS OF PASSPORT

You are covered up to the amount shown in the benefits table following loss or theft of **your** passport for any additional necessary travel and accommodation costs, including the cost of any emergency passports, visas or permits incurred to enable **you** to continue **your trip** or return to **your home country**.

You are not covered for

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

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

Special exclusions applicable to sections 8, 9 and 10

You are not covered for

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

Special conditions applicable to sections 8, 9 and 10

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

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

Please also refer to the general exclusions and conditions.

SECTION 12 PUBLIC LIABILITY

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

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

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability for;
 - i. **accidental** bodily injury of any person who is **your** **relative**, a travelling companion, or under a contract of employment, service or apprenticeship with **you** when the **accidental** bodily injury arises out of and in the course of their employment to **you**.
 - ii. loss or damage to property belonging to or held in trust by or in the custody or control of **you** other than temporary accommodation occupied by **you** in the course of the journey.
 - iii. **accidental** bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by **you** (or on **your** behalf) of any **you** of aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns).
 - iv. **accidental** bodily injury caused directly or indirectly in connection with the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity.
 - v. fraudulent, dishonest or criminal acts of **you** or any person authorised by **you**.
 - vi. any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
 - vii. any claim assumed by **you** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
 - viii. punitive or exemplary damages.

Conditions

- a. **you** or **your** legal representatives will give **us** written notice immediately if **you** have received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section.
- b. no admission, offer, promise, payment or indemnity shall be made by or on behalf of **you** without **our** prior written consent.
- c. every claim notice, letter, writ or process or other document served on **you** shall be forwarded to **us** immediately upon receipt.
- d. **we** shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** own benefit any claim for indemnity or damages against

all other parties or persons.

e. **we** may at any time pay **you** in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made **we** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Please also refer to the general exclusions and conditions.

SECTION 13 CATASTROPHE COVER

You are covered up to the amount shown in the benefits table in respect of necessary additional travel and accommodation expenses incurred in the event that **you** are forced to move from pre-booked accommodation within a 20 mile radius to continue **your** trip or, if the trip cannot be continued, to return **home** as a result of;

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

You are not covered for

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

Conditions

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

- a. **you** must provide a statement from the appropriate local authority and/or accommodation provider confirming the reason, nature and duration of the catastrophe leading to a claim under this section.
- b. **you** must notify **our** nominated emergency service and obtain their prior authority before **you** make any arrangements to return **home** early.

Please also refer to the general exclusions and conditions.

SECTION 14 LEGAL EXPENSES

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

Where there are two or more persons insured by this policy, then the maximum amount we will pay for all such claims shall not exceed £50,000. Legal Expenses provider offers 30 minutes free advice, and are contactable as follows: Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ. Telephone: 0161 228 3851 Fax: 0161 909 4444. Open Monday to Friday 9am–5pm

Definitions applicable to this section

Legal expenses means;

- a. 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 accidental** bodily injury, death or **illness**.

b. 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.

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

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

You are not covered for

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

b. any liability for;

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

Conditions

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

- i. there are reasonable (as determined by **our** legal counsel) grounds for pursuing or defending the claim or legal proceedings, and
- ii. 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.

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

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

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

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

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

damages and or compensation from a third party.

Please also refer to the general exclusions and conditions

SECTION 15 SKI EQUIPMENT

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

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

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

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

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

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

You are not covered for

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

b. **ski equipment** stolen from an **unattended** motor vehicle between the hours of 9 p.m. and 8 a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked either inside the vehicle or to a purpose designed ski rack.

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

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

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

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

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

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

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

Special conditions applicable to section 14

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

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

- i. provide receipts or other documentation to prove ownership and value, especially in respect of **valuables**, and
- ii. retain any damaged items for **our** inspection

c. take care of **your** property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in **your** claim being reduced or declined.

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

Please also refer to the general exclusions and conditions.

SECTION 16 SKI PACK

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

a. **accidental** injury or sickness that prevents **you** from skiing, as certified by a **medical practitioner**, or

b. loss or theft of **your** ski pass.

You are not covered for

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

Please also refer to the general exclusions and conditions.

SECTION 17 PISTE CLOSURE

Valid for the period **you** are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level.

You are covered for the daily amount shown in the benefits table for each 24 hour period that it is not possible to ski because all pistes are closed due to a complete lack of snow, adverse conditions or avalanche danger in **your** pre-booked **trip** resort, up to the total amount shown either;

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

You are not covered for

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

Conditions

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

Please also refer to the general exclusions and conditions.

SECTION 18 JOURNEY DISRUPTION COVER

Extended cancellation or curtailment

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

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

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

1. prohibiting all travel or all but essential travel to, or
2. recommending evacuation from; the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment** after **you** had left **your home country** to commence the **trip** (unless this was related any epidemic, or pandemic as declared by the World Health Organisation (WHO) or the Foreign, Commonwealth and Development Office (FCDO), government or local authority advice relating to any infectious disease including Covid-19).

Extended travel delay & abandonment

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

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

1. if the **public transport** on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting **public transport** in **your home country** or to **your** overseas destination or on the return journey to **your home country** we will pay **you** the amount shown in the description of cover (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue the **trip**.

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

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

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

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

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

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

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

- ii. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours; and **you** have to make other travel arrangements for **your trip** because the alternative transport offered by the **public transport** operator was not suitable. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

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

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

Extended missed departure

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

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

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

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

Accommodation costs

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

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

2. necessary additional travel and accommodation costs incurred;
a. up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation, or
b. with the prior authorisation of **our** nominated emergency service to repatriate **you** to **your home** if it becomes necessary to **curtail** the **trip**; as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation or resort.

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

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

You are not covered for

1. the amount of the excess shown in the benefits table (except claims under subsection 1. a) of what is covered under the extended travel delay & abandonment cover shown above)
2. any claim due to any epidemic, or pandemic as declared by the World Health Organisation (WHO).
3. any claim due to Foreign, Commonwealth and Development Office (FCDO), government or local authority advice relating to any infectious disease including Covid-19.
4. the cost of Airport Departure Duty/Tax (whether irrecoverable or not).
5. travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
6. accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
7. claims arising directly or indirectly from:
 - a.** strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b.** an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - c.** denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
6. any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
7. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. any accommodation costs, charges and expenses where the **public transport** operator has offered suitable alternative travel arrangements.
9. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.

Special conditions relating to claims

1. if **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
2. **you** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. **you** must tell **our** nominated emergency service as soon as possible of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your repatriation**.

4. **you** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the airport.

5. **you** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.

6. **you** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Please also refer to the general exclusions and conditions.

SPORTS AND ACTIVITIES

Covered

Your travel insurance covers **you** for many sports and activities as standard which are listed below. Any other work and activities may need an extra premium to be paid. If **you** are participating in an activity that is not listed, **you** must contact **us** to ensure **you** have full cover, cover will not be in place until **we** have confirmed acceptance and any additional premium paid.

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

Special Conditions Applicable to Sports & Activities

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

Special Exclusions

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

CONDITIONS

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

Not Covered

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

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

Sport, Activity	Special Conditions	Special Exclusions
Abseiling (see climbing)	Special condition (a) applies	
Acrobatics		
Aerial safari	Special condition (a) applies	No Personal Accident Cover
Aerobics		
American football (Gridiron)		No Personal Accident Cover
Angling (see fishing)		
Athletics		
Australian Rules Football (AFL)		No Personal Accident Cover
Backpacking (see hiking)		
Badminton		
Ballet		
Banana boat rides	Special condition (a) applies	
Baseball		
Basketball		
Bicycle polo		
Biking (see cycling, mountain biking or snow biking)		
Black water rafting (cave tubing) (grades 1-3)	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	Special condition (a) applies	No Personal Accident Cover
Boating (inland and coastal waters) see also speed boating and sailing.	Special condition (a) or (b) applies,	No white water cover No Personal Liability Cover
Boating (outside coastal waters) see also speed boating and sailing	Special condition (a) or (b) and special condition (c) applies	No Personal Accident Cover No Personal Liability Cover
Bouldering (see rock climbing)		
Bowling (lawn/ten-pin/nine-pin/candlepin/duckpin/five-pin/bowls/pétanque/boules)		
Boxing (gym or outdoor training) no competition or bouts		
Bungee/bungy jumping (max 2 jumps per trip)	Special condition (a) applies	
Bushcraft (see hiking)		
Bushwalking (see hiking)		
Camel riding (day tour)	Special condition (a) applies	No Personal Liability Cover
Camel trekking (overnight/main mode of transport)		No Personal Liability Cover
Canoeing (grades 1-3) (see kayaking)		
Canyon swing	Special condition (a) applies	
Canyoning	special condition (a) applies	No Personal Accident Cover No Personal Liability Cover
Capoeira dancing (see dance)		
Caving (sightseeing/tourist attraction)	Recreational visit only	
Cheerleading		
Clay pigeon shooting	Special condition (a) or (b) applies	No Personal Liability Cover
Climbing (see rock climbing)		
Cricket		
Croquet		
Cruising (cruise ship)	Special condition (a) applies	
Curling		
Cycle racing/time trial		
Cycling (on road; incidental to the trip)		

Sport, Activity	Special Conditions	Special Exclusions
Cycling (on road; independent cycle touring)		No Intercontinental touring
Cycling (on road; on an organised tour)	Special condition (a) applies	No Intercontinental touring
Dance (ballet/ballroom/capoeira/salsa/interpretive dance)		
Darts		
Dirt boarding		No Personal Liability Cover
Diving (see high diving or scuba diving)		
Dodge ball		
Dogsledding (on recognised trails)	Special condition (a) applies	Racing, time trials and endurance events
Dragon boating (inland or coastal waters only)		
Dune buggy	Special condition (a) or (b) applies	No Personal Accident Cover No Personal Liability Cover
Elephant riding	Special condition (a) applies	No Personal Liability Cover
Elephant trekking (overnight/main mode of transport)	Special condition (a) applies	No Personal Liability Cover
Fell running/walking (see hiking)		
Fencing		No Personal Liability Cover
Fishing (ice)	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)		Sports/leisure fishing only no commercial or rock fishing
Fishing (outside coastal waters/deep sea fishing)	Condition (a) and condition (c) applies	Sports/leisure fishing only no commercial
Fitness training		
Floorball		
Fly by wire	Special condition (a) applies	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	Special condition (a) applies	
Football (soccer) including five a side		
Frisbee		
Glacier walking (ice walking)	Special condition (a) applies	
Go karting	Special condition (a) applies	No Personal Liability Cover
Golf		
Gym training (aerobics/spinning/zumba/body pump/weight training/cross training/crossfit) (See also boxing and martial arts)		
Gymnastics (also see acrobatics)		
Handball		
High diving up to 10 metres (excluding cliff diving)		
Hiking up to 1,500 metres (scrambling/hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 3,000 metres (scrambling/hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required
Hockey		
Horse riding (leisure/social/non-competitive riding)		No Racing, jumping or competitions
Hot air ballooning (ballooning)	Special condition (a) applies	No Personal Liability Cover
Hydrofoiling (see water skiing)		
Ice skating (indoor or outdoor) on a commercially managed rink	Special condition (a) applies In-line skating	
Jet boating (inland/coastal waters only)	Special condition (a) or (b) applies	No Personal Liability Cover
Jet skiing (inland/coastal waters, white water grades 1-2 only)	Special condition (a) or (b) applies	No Personal Liability Cover
Kayaking/canoeing (inland/coastal waters, white water grades 1-3 only)		
Kite boarding (on land or water)		No Personal Liability Cover
Kite buggy		No Personal Liability Cover
Kite flying		
Kite surfing		No Personal Liability Cover
Kite wing (land/water)		No Personal Liability Cover
Korfball		
Lacrosse		
Land surfing		No Personal Liability Cover
Martial arts no competition or bouts	Condition (a) applies non-competitive only	No Personal Accident Cover No Personal Liability Cover
Martial arts training (non-contact)		
Moped riding/scooter biking	Special condition (b) applies, a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Motor racing experience (passenger only)	Special condition (a) applies	No Personal Liability Cover
Motorbiking (on road over 125cc). Refer to Voyager on 01483 806 816	Special condition (b) and a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Motorbiking (on road under 125cc)	Special condition (b) and a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Motorbiking/trail biking (off-road under 125cc)	Special condition (b) and a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Motorbiking pillion passenger (on road only) (see motorbiking)		
Mountain biking (on road) (see cycling)		
Mountain biking - downhill / gravity biking. Refer to Voyager on 01483 806 816		
Mountain biking general - No Soloing or free climbing (off road/cross country)		
Netball		
Obstacle course/assault course/trim trail (see outdoor endurance)		
Orienteering		
Outdoor endurance courses up to three miles		
Outdoor endurance courses up to eight miles		
Outrigger canoeing (inland or coastal waters only)		
Outward Bound	Special condition (a) applies	
Paint balling/airsoft	Special condition (a) applies	No Personal Liability Cover
Parachuting (one jump only)	Special condition (a) or (b) applies	No Personal Accident Cover No Personal Liability Cover
Parasailing/parascending (over water only)	special condition (a) or (b) applies	No Personal Liability Cover
Quad biking	Condition (a) or (b) applies a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Racquetball		

Sport, Activity	Special Conditions	Special Exclusions
Rambling (see hiking if above 1,500 metres)		
Rifle range/sports shooting	Special condition (a) or (b) applies	No Personal Liability Cover
River boarding/hydro speeding (grades 1-3) (see also canoeing)	Special condition (a) applies	
Rock climbing (bouldering)		No Soloing
Rock climbing (indoor)	Special condition (a) applies	No Personal Accident Cover No Soloing or free climbing No Personal Accident Cover
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing)		No Soloing No Personal Accident Cover
Roller hockey		
Roller skating		No cover for stunting
Rollerblading		No cover for stunting
Rounders		
Rowing/sculling (inland/coastal waters)	No white water	
Rugby (League/Union)		No Personal Accident Cover
Running (up to marathon distance)		
Running/jogging (half marathon distance or less)		
Safari tours	Special condition (a) applies	No cover for handling or work with dangerous animals
Sail boarding (see wind surfing)		
Sailing (inland/coastal waters)	Special condition (a) or (b) applies	No Personal Liability Cover
Sailing (outside coastal waters)	Special condition (a) or (b) and special condition (c) applies	No Personal Liability Cover
Sandboarding/sand skiing		
Scuba diving (to 30 metres)	Special condition (e) applies	No Personal Accident Cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	Special condition (a) applies	
Sculling (see rowing)		
Sea kayaking/sea canoeing (see kayaking)		
Segway tours	Condition (a) applies A helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Shark cage diving (see scuba diving)		
Skateboarding (ramp/half pipe/skate park/street)		
Skiing (cross country/Nordic skiing on marked trails)	Special condition (d) applies	See special exclusion (i)
Skiing (snowblading)	Special condition (d) applies	See special exclusion (i)
Skiing/snowboarding	Special condition (d) applies	See special exclusion (i)
Skiing/snowboarding (dry slope)	Special condition (d) applies	See special exclusion (i)
Skydiving/tandem skydiving (one jump only)		No Personal Accident No Personal Liability Cover No Personal Accident Cover No Personal Liability Cover
Sledding/tobogganing/snow sleds/snow sleighs (on snow)		
Sleigh rides (horse drawn)		
Snooker		
Snorkelling		
Snow biking (on piste or off piste within resort boundaries)	See special exclusion (i)	No Personal Accident Cover
Snow rafting	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover Remote areas, racing, time trials and endurance events are excluded. No Personal Accident Cover No Personal Liability Cover
Snowmobiling		
Soccer		
Softball		
Spearfishing		No Personal Liability Cover
Speed boating (inland/coastal waters only)	Special condition (a) or (b) applies	No white water cover No Personal Liability Cover
Squash/racquet ball		
Stand up paddle surfing/paddle boarding		
Stilt walking		
Stoolball		
Surf boat rowing		
Surfing		
Swimming (pool; enclosed, inland or coastal waters only)		
Swimming with dolphins/whales/whale sharks (inland or coastal waters only)	Special condition (a) applies	
Table tennis		
Tandem skydiving (see skydiving)		
Tchoukball		
Ten pin bowling (see bowling)		
Tennis		
Theme parks/fairgrounds	Special condition (a) applies	
Tough Mudder (see outdoor endurance)		
Trail bike riding (see motorbiking)		
Tramping (see hiking)		
Trampolining		
Trapeze/Hire Wire	Special condition (a) applies	No Personal Accident Cover
Trekking (see hiking)		
Triathlon up to Middle Distance		
Triathlon up to sprint distance		
Tubing on rivers (grades 1-2) (see also white water rafting)	Special condition (a) applies	No Personal Accident Cover
Ultimate frisbee		
Via ferrata		
Volleyball		
Wake skating (see water skiing)		
Wakeboarding (see water skiing)		
Walking (see hiking/trekking)		
War games (online gaming)		

Sport, Activity	Special Conditions	Special Exclusions
War games/military simulation (see paint balling/airsoft or rifle range/sports shooting)		
Water polo		
Water skiing (barefoot)	Special condition (a) or (b) applies	No Personal Liability Cover
Water skiing/wakeboarding/wake skating	Special condition (a) or (b) applies	No jumping
		No Personal Liability Cover
Weight training (see also gym training)		Powerlifting
White water kayaking/canoeing (see kayaking/canoeing)		
White water rafting (grades 1-3)	Special condition (a) applies	
White water rafting (grades 4-5)	Special condition (a) applies	No Personal Accident Cover
Windsurfing (inland or coastal waters only)		No Personal Liability Cover
Yachting (see sailing)		
Yoga (class/alone/home practice)		
Zip line	Special condition (a) applies	
Zorbing	Special condition (a) applies	No Personal Accident Cover
		No Personal Liability Cover

GENERAL CONDITIONS

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

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

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

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

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

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

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

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

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

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

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

10. Except for claims under sections 3 – hospital stay benefit, 4 – personal accident and 5 – travel delay, this insurance shall only

be liable for its proportionate share of any loss or damage that is covered by any other insurance.

11. We may take action in **your** name but at **our** own expense to recover for **our** benefit the amount of any payment made under this insurance. **We** also reserve the right to take over and handle any claim and correspondence involving third parties.

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

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

14. You must not act in a fraudulent manner.

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

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

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

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

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

i. **we** will not pay the claim.

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

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

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

v. **we** will not refund any premium.

vi. **we** may inform the police of the circumstances.

GENERAL EXCLUSIONS

You are not covered for claims arising out of:

1. Any claim relating to an incident which **you** were aware of at the time **you** purchased this insurance or prior to booking a **trip** which could reasonably be expected to lead to a claim.

2. you purchasing this insurance with the reasonable intention or likelihood of claiming.

3. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. However cover is provided in respect of claims under section 2 – emergency medical expenses of the policy arising through terrorism other than losses arising from nuclear, chemical or biological exposures unless **you** planned to travel to areas that were publicly known to be affected or threatened by such risks (Please see general condition 3).

4. any trip to a country or specific area that the Foreign, Commonwealth and Development Office (FCDO) advise against all or all but essential travel to.

5. loss, damage or expense directly or indirectly resulting from or attributable to radioactive contamination of any nature.

6. **you** being exposed to the **utilisation of nuclear, chemical or biological weapons of mass destruction**.
7. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
8. **you** travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
9. **your** suicide or attempted suicide or **your** deliberate exposure to unnecessary danger (except in an attempt to save human life).
10. sexually transmitted diseases.
11. **your** use of drugs or excessive consumption of alcohol.
12. **your** alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not.
13. any claim which is as a result of **you** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
14. **your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip** departure and take the complete course of recommended medications.
15. **your** participation in sports & activities except as listed in the Sports and Activities Section, unless declared to and accepted by **us**. **We** reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to **your** compliance with them.
16. any loss or damage under wintersports sections 14, 15 & 16 except when this insurance is taken in conjunction with a **wintersports trip**.
17. scuba diving if **you** are;
 - i. not qualified for the dive undertaken unless **you** are accompanied by a properly qualified instructor, or
 - ii. diving to a greater depth than 30 metres, or
 - iii. diving alone, or
 - iv. diving on or in wrecks or at night.
18. racing of any kind (other than on foot and recreational **winter-sports** racing).
19. **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.
20. **you** taking part in civil commotions or riots of any kind.
21. any other loss, damage or additional expense following on from the event for which **you** are claiming unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **accidental** bodily injury, **illness** or disease.
22. **you** breaking or failing to comply with any law whatsoever.
23. any financial incapacity, whether directly or indirectly related to the claim.
24. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
25. a tour operator failing to supply advertised facilities.
26. any government regulation or act.
27. **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
28. a **trip** in, to or through Afghanistan, Liberia or Sudan.
29. any search and rescue costs.
30. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section 8 (Baggage) is a specified 'all risks' item on **your** household contents insurance policy).
31. **we** will not pay medical costs in excess of customary and reasonable levels of charging.

CUSTOMER SERVICES

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

Making your complaint

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

Quality and Improvements Manager

URV, 1 Tower View, Kings Hill, West Malling, Kent ME19 4UY

Or call on 0203 829 6604.

If **your** complaint relates to **your** policy, please contact:

Philip Williams & Co

35 Walton Road, Stockton Heath, Warrington, WA4 6NW

Tel 01925 604421

Fax 01925 861351

Email enquiries@philipwilliams.co.uk

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

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

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

Beyond your insurer

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

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

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

**The Financial Ombudsman Service,
Exchange Tower, Harbour Exchange Square,
London, E14 9SR.**

Tel: 0800 023 4567 – UK landline

Tel: 0300 123 9 123 – UK mobile

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

www.financial-ombudsman.org.uk

Our promise to you

We will;

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

IMPORTANT FEATURES

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

1. Insurance document

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

2. Conditions and exclusions

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

3. Health

This insurance contains restrictions regarding conditions relating to the health of the people travelling. **You** are advised to read the document carefully.

4. Property claims

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

5. Limits

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

6. Excesses

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

7. Reasonable care

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

8. Sports & activities

You may not be insured if **you** are going to take part in certain sports or activities where there is a generally recognised risk of injury. Please check that this insurance covers **you**, by referring to the list of sports & activities on page 13–16.

9. Residency

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

10. Customer service

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

11. Fraudulent claims

It is a criminal offence to make a fraudulent claim.

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

You have the right to ask **us** not to process **your** data for marketing purposes, to see a copy of the personal information **we** hold about **you**, to have **your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **us** to provide a copy of **your** data to any controller and to lodge a complaint with the local data protection authority. The above rights apply whether **we** hold **your** personal data on paper or in electronic form. **Your** data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or **our** business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

DATA PROTECTION AND PRIVACY STATEMENTS

Data protection and privacy statements

Data transfer consent

By purchasing this policy, **you** have consented to the use of data as described below.

Data Protection Policy

We are committed to protecting **your** privacy including special categories of 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.

Why we hold data

We use **your** personal data for the purposes of providing **you** with insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means). **We** also use **your** personal data to offer renewal of **your** policy; for research or statistical purposes and to provide **you** with information, products or services that **you** request from **us** or which **we** feel may interest **you**. **We** will also use **your** data to safeguard against fraud and money laundering and to meet **our** general legal or regulatory obligations.

Special Categories of data relating to Sensitive Personal Information

Some of the personal information provided may be classified as falling within the special categories of sensitive personal data, as defined by the **UK** Data Protection legislation, 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. The provision of such data is conditional for **us** to be able to provide insurance or manage a claim.

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

We will use the information to manage this policy, including underwriting and claims handling. This may include disclosing it to other insurers, administrators, third party underwriters and reinsurers. The information comprises of all the details **we** hold including transactions and information obtained from third parties. **We** will keep the data secure in accordance with the provisions of the **UK** Data Protection legislation. **We** do not disclose the information to anyone else except:

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

We may transfer the information to other countries and jurisdictions, including, where necessary, outside the EEA, on the basis that anyone to whom it is passed provides an adequate level



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

Tel 01925 604 421

www.philipwilliams.co.uk



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Registration Number 827663