

Your Travel Insurance Policy

Schedule of Cover and Benefits

For Single Trip and Annual Multi-Trip policies

The schedule below shows the **maximum** amounts **each insured person** can claim for **each** Trip. Unless otherwise stated the Excess is the amount each Insured Person must pay towards each incident claimed for. Some sections are optional and apply only where the appropriate additional insurance premium has been paid and will be shown on Your Certificate. If an option is not shown on Your Certificate then You are **not** covered for that option. Please refer to each individual section for any sub-limits that may apply. * If You are claiming only for Loss of Deposit (LoD) then the Excess will be reduced to £25 per Insured Person per claim.

Section & Benefits	Essentials	Excess	Gold	Excess	Platinum	Excess
A. Medical Emergency & Repatriation	£10,000,000	£195	£15,000,000	£175	£20,000,000	£125
• Hospital Daily Benefit	No Cover		£300 max (£20 per each full day of inpatient treatment)	Nil	£500 max (£30 per each full day of inpatient treatment)	Nil
Additional Accommodation & Travelling Costs	£200	Nil	£350	Nil	£500	Nil
Personal Legal Liability (per policy)	£1,000,000	£195	£1,000,000	£175	£2,000,000	£125
Personal Accident • Permanent Total Disablement	£5,000	Nil	£10,000	Nil	£10,000	Nil
• Loss of Limb, or total irrecoverable Loss of Sight in both eyes.	No Cover		No Cover		£10,000	Nil
• Accidental Death (Age 18 - 65)					£5,000	Nil

B. Optional Cancellation or Curtailment	£500	£195 *	£1,000	£175 *	£1,500	£125 *
Missed Departure	No Cover		No Cover		£500	Nil
Delayed Departure			£20 per each full 12 hours delayed - up to £200 maximum	Nil	£30 per each full 12 hours delayed - up to £400 maximum	Nil
Transport Cancellation			£150	Nil	£200	Nil
Abandonment of Trip			£1,000	£175 *	£1,500	£125 *

C. Optional Personal Possessions	£500	£195	£1,000	£175	£1,500	£125
• Single Article / Pair or Set Limit	£100		£200		£200	
• Valuables Limit (Nil if aged under 18)	£100		£200		£200	
Baggage Delay on Your Outward Journey	£75 (£25 for each full 24 hours)	Nil	£200 (£50 for each full 24 hours)	Nil	£240 (£60 for each full 24 hours)	Nil
Personal Money & Travel Documents • Cash Limit (notes & coin) (Nil if under 18)	No Cover		No Cover		£500	£125
Loss of Passport (Nil if aged under 18)					£300	Nil
	£100	Nil	£150	Nil	£250	Nil

D. Optional Winter Sports Cover	(Maximum 17 days Winter Sports on Annual Multi-Trip policies when optional Winter Sports cover selected)					
Ski Equipment - Owned	£500	£195	£500	£175	£500	£125
Ski Equipment - Hired	£250	£195	£250	£175	£250	£125
• Single Article / Pair or Set Limit - Owned / Hired	£250 / £150		£250 / £150		£250 / £150	
Unused Ski Pack (per complete 24 hours)	£300 (£15 per each full 24 hours)	Nil	£300 (£15 per each full 24 hours)	Nil	£300 (£25 per each full 24 hours)	Nil
Ski Equipment Hire	£300 (£15 per each full 24 hours)	Nil	£300 (£15 per each full 24 hours)	Nil	£300 (£25 per each full 24 hours)	Nil
Piste Closure: Only resorts over 1,000m Dec to March (Jun to Aug for Southern Hemisphere)	£200 (£20 per each full 24 hours)	Nil	£200 (£20 per each full 24 hours)	Nil	£300 (£50 per each full 24 hours)	Nil
Avalanche Cover	£150 (£20 per each full 24 hours)	Nil	£150 (£20 per each full 24 hours)	Nil	£300 (£50 per each full 24 hours)	Nil

E. Optional Legal Protection (per policy)	£5,000	£195	£5,000	£175	£20,000	£125
--------------------------------------------------	--------	------	--------	------	---------	------

F. Optional Business Cover						
Business Equipment (see limits) • Single Article / Pair or Set Limit • Business Samples	No Cover		£1,000	£175	£2,000	£125
Business Equipment Hire			£250		£500	
Emergency Courier Expenses			£500	£175	£1,000	£125
Business Money (notes & coins limit - £200)			No Cover		£500 (£25 per each full 24 hours)	Nil
Replacement Employee					£1,000	Nil
			£300	£175	£500	£125
			£1,000	£175	£2,000	Nil

G. Optional Gadget Cover						
Level 1 (Excess for Loss - £75) Single Article Limit £500	£1,000	£50	£1,000	£50	£1,000	£50
Level 2 (Excess for Loss - £75) Single Article Limit £750	£2,000	£50	£2,000	£50	£2,000	£50

H. Optional Sports & Hazardous Activities	£10,000,000	See Section	£15,000,000	See Section	£20,000,000	See Section
------------------------------------------------------	-------------	-------------	-------------	-------------	-------------	-------------

Introduction to your policy

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your Certificate very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements.

PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM.

Important information

Cancelling Your policy: Please read this policy carefully. You are entitled to a 14 day cooling-off period. If after reading the policy You decide that this insurance is not suitable for You, please contact the Issuing Agent within this period. If You have not travelled or made or intend to make any claim, the Issuing Agent will cancel Your policy and refund Your premium subject to the conditions below. If You cancel after 14 days of receipt of Your policy documents no refund will be made.

For single trip policies that have an end date within one month of the date of purchase, there will be no cancellation cooling-off period applicable and no refund will be payable at any time.

The Issuing Agent can cancel this policy for any reason and at any time by sending You written notice to Your last known registered email or postal address. It is up to You to ensure that the contact details held by the Issuing Agent are up to date.

Period of insurance: If due to unexpected circumstances beyond Your control Your Trip cannot be completed within the Period of Insurance outlined on the Certificate, cover will be extended for You at no extra cost for up to 7 days if the delay is caused by unavoidable delays affecting Your return flight or Public Transport for which You have a ticket; or for up to 30 days if the delay is caused by You falling ill or being physically injured and you have contacted Us. In this case We may extend Your period of insurance for longer if Our medical adviser considers it is medically necessary.

Your Travel Policy: We will provide the services and benefits described in this policy:

1. during the Period of Insurance
2. within the Geographical Limits
3. subject to the Limits of Cover, and all other terms, conditions & exclusions within this policy
4. to persons who habitually reside in the UK Area (i.e. have their main home in the UK Area and have not spent more than 6 months abroad in the year prior to purchasing the policy)

Annual Policies - Automatic Renewal: You must renew Your Annual Multi-Trip policy before You travel if the policy will expire whilst You are on Your Trip. If Your policy ends whilst You are away You will not be covered and may not be able to purchase a new policy. The Issuing Agent will email You an automatic renewal reminder prior to Your policy's expiry. To ensure continuous cover the Issuing Agent will also aim to automatically renew Your policy on or prior to its expiry with the same (if available) or a similar product unless You tell them not to. If You are on Your Trip when the issuing agent renews Your policy Your cover will continue with the new policy. If You do not want Your policy automatically renewed please contact the Issuing Agent otherwise they will collect the renewal premiums from Your credit or debit card at their current prices. You must read all the policy documentation within 14 days to ensure You have the policy You need as there may be differences in cover between Your new and old policy. If the policy is not suitable You must request that it is cancelled within 14 days according to the cancellation policy as stated in the Important Information. You should also note that Your renewed policy will only be valid when:

- You have told the Issuing Agent about any changes to Your policy details (including any changes in health conditions);
- and Your credit card or debit card details have not changed.

In some cases it may not be possible to automatically renew Your policy. In this case the Issuing Agent will aim to let You know using Your last known email address. The Issuing Agent is entitled to assume that Your details have not changed and You have the permission of the card holder unless You tell them otherwise. They do not hold Your payment details but will tell the relevant processing bank to charge the renewal premium to Your debit or credit card on or before the renewal date. You can tell the Issuing Agent about any changes to Your policy details or opt out of automatic renewal at any time by emailing or phoning them using the contact details at the end of this document.

Emergency assistance 24 hours a day

If You need emergency medical assistance while abroad please contact the 24-hour telephone number shown in the contacts section at the end of this policy. Give Your name, insurance details, and as much information as possible. Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

Please note: For claims under the Medical Emergency & Repatriation section or the Optional Emergency Dental Treatment (if available) sections of this policy, no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.

Important health requirements

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may, cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment. **Claims arising directly or indirectly from any Pre-existing Medical Condition affecting You prior to Your Trip will not be covered.**

This insurance operates on the following basis:

1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
2. The insurance will **NOT** cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
3. The insurance will **NOT** cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
4. The insurance will **NOT** cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established) or have been told about a condition that will cause Your death.

You must tell Us about any change in Your circumstances that happens after Your policy has been issued and before You travel. We have the right to change the conditions of Your policy in line with the change in risk. There is no cover for health conditions that You are likely to claim for. This applies to You and any person travelling.

A note to all insured persons, doctors and hospitals: This is not a private medical insurance. If You need any medical treatment, You must tell Us immediately or We may not authorise medical expenses. If You need any medical treatment, You must allow us or Our representatives to see all of Your medical records and information.

You should also refer to the General Exclusions.

Reciprocal health agreements

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland You should complete an application for a European Health Insurance Card (EHIC) available from Your local main Post Office or from www.ehic.org.uk. This will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland. (Full details are given in the DSS Leaflet No.T7 - Health Advice for Travellers.)

When You are travelling to Australia You must enrol for treatment under the national Medicare scheme if You receive treatment. Medicare provides free treatment as an in-patient or out-patient at a public hospital; subsidised medicines under the Pharmaceutical Benefits Scheme; and benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals). If You do not enrol in Medicare We may reject Your claim or limit the amount We pay to You. If You need treatment which cannot be carried out under Medicare You **MUST** contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You. If You hold an Irish passport You are entitled to free treatment as an in-patient or out-patient at a public hospital. You will need to show Your passport at the hospital. For more information You can visit www.hic.gov.au

Important notes & meaning of words

Some important features of Your policy

Emergency Medical Expenses: This policy is not a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.

Health: This policy does not cover Pre-existing Medical Conditions.

Cruising: If You intend living or travelling on a cruise ship for any period of time during Your Trip then You must purchase the Cruise Cover option (if available at the time of purchase) which will then be clearly shown on Your Certificate.

Cancellation & Curtailment cover: It is important to note that the policy contains conditions and exclusions in relation to non-insured travelling companions, Close Relatives or persons with whom You intend to stay whilst on Your Trip, in the event of any need to cancel, curtail or interrupt a Trip as a result of changes in their health. Please refer to the 'Limitations - Cancellation & Curtailment Cover' section for full details.

Special Sports & Activities: This policy includes participating in or practising for a limited number of certain sports and activities (see the Special Sports section). All other special or hazardous sports or activities where there may be a risk of injury will not be covered unless Your policy has been specifically extended before departure from the UK Area to cover such specific named activities and when You have paid an appropriate additional premium.

Age Limit: No section of this policy shall apply in respect of any person who has reached the age of 66 years at the date of purchase of this Insurance.

Trip Limits: This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOUR POLICY MAY BE VOID (please see 'Trip Extensions' below). Trips must commence and end in the UK Area and a return ticket must have been booked prior to departure.

Trip extensions - if You are unable to return Home from Your Trip as planned: If due to unexpected circumstances beyond Your control Your Trip cannot be completed within the Period of Insurance outlined on the Certificate, cover will be extended for You at no extra cost for up to 7 days if the delay is caused by unavoidable delays affecting Your return flight or Public Transport for which You have a ticket; or for up to 30 days if the delay is caused by You falling ill or being physically injured and you have contacted Us. In this case We may extend Your period of insurance for longer if Our medical adviser considers it is medically necessary.

Medical Emergency: In the event of a medical emergency You must contact Us as soon as possible. You MUST contact Us before incurring expenses in excess of £500. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

Pregnancy and Childbirth: Cover under this policy is provided for unforeseen events. In particular, cover is provided for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Definitions and Meaning of Words below.

Third Party Liability: If You use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter), sail or powered boat, or an aircraft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.

Policy Limits: Most Sections of this policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one item or for Valuables in total. You are advised to check this policy thoroughly.

Personal Possessions: While this policy provides cover for Your Personal Possessions and Luggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover under a home contents or other type of insurance. The maximum We will pay under this policy for Valuables owned by all Insured Persons is limited to the amounts shown in the 'Schedule of Cover'. Personal Possessions claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted up to a maximum of £200 for all unreceipted items with an individual value of £50 or more. Evidence of replacement value is not sufficient.

Policy Excess: Under most sections of the policy, claims will be subject to an Excess. This means that You will be responsible for paying the first part of any claim for each Insured Person and each and every incident and each and every section of cover. A definition of Policy Excess is in the Definitions and Meaning of Words. See also 'Optional Cover and Upgrades'.

Reasonable Care: You need to take all reasonable care to protect yourself and Your property, as You would if You were not insured.

Double insured: If You are making a claim and You have another insurance policy You must inform Us. If You fail to disclose details of any other insurance policy held, this may result in Your claim not being paid. If You make a claim, You must provide Us with the name(s) of any other insurance companies. Each insurance company will contribute a proportion of the full amount of Your claim payment (providing Your claim is valid). Under no circumstances shall You benefit from double payment under the terms of any of Your insurance policies. In the event that You have received payment to which You were not entitled under this policy We have the right to recover the value of the overpayment from You.

Limitations - cancellation & curtailment cover

This policy will NOT cover any claims under the Cancellation & Curtailment section arising directly or indirectly from any Pre-existing Medical Condition known to You prior to the commencement of the Period of Insurance affecting any Close Relative or travelling companion who is not insured under this policy, or person with whom You intend to stay whilst on Your Trip if:

1. a terminal diagnosis had been received prior to commencement of the Period of Insurance; or
2. if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:
3. required surgery, inpatient treatment or hospital consultations; or
4. required any form of treatment or prescribed medication.

You should also refer to the General Exclusions.

Optional cover & upgrades

This policy contains different options and levels of cover depending on the type of policy You purchase and only when You have paid the relevant additional premium. Some or all of these may not be available at the time of purchase. Any option or extra benefit You have purchased is always shown on Your Certificate - if an option is not shown on Your Certificate then You do not have cover for that option. Please read the Certificate and policy wording and ensure the cover reflects Your requirements.

Excess Waiver: The Excess Waiver option reduces the Excess You pay to nil only if specifically stated within the section of cover. Note that the Excess Waiver option does not apply to all sections of cover, for example the Sports & Hazardous Activities or the Gadget sections. If You select the Double Excess option all Policy Excesses are doubled.

You may apply to alter Your travel insurance coverage at the time of purchase (or later at our discretion) by adding or removing the options prior to commencement of Your Trip. You may be required to pay an additional premium.

Definitions & meaning of words

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

Areas of Cover

The countries of the Area for which You have paid the appropriate premium, as specified below and confirmed on Your Certificate, excluding those countries or parts of countries where the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) has advised against travel.

You will be covered when travelling by recognised Public Transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

Area 1: (The UK Area): England, Scotland, Wales, Northern Ireland and the Isle of Man.

Area 2 (Europe): Albania, Andorra, Armenia, Austria, Azerbaijan, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Morocco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands (Majorca, Minorca, Ibiza & Formentera) & Canary Islands (Gran Canaria, Tenerife, Fuerteventura, Lanzarote, La Palma, La Gomera, El Hierro)), Sweden, Switzerland, Tunisia, Ukraine and Vatican City, excluding the UK Area.

Area 3: All countries worldwide, excluding the UK Area, United States, Canada, Bermuda, Mexico, Afghanistan, Cuba, Iran, Liberia, North Korea, Sudan, Syria and the Caribbean Islands.

Area 4: Australia and New Zealand only.

Area 5: All countries worldwide, excluding the UK Area, Afghanistan, Cuba, Iran, Liberia, North Korea, Sudan and Syria.

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

Administrator: See the Contacts section at the end of this policy for details of the Administrator.

Business Equipment: Communication devices and other business related equipment which is carried by You in the course of Your Trip.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Cash: Notes and coins of any currency.

Certificate: The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the Period of Insurance and any other special conditions and terms.

Close Relative: Your spouse, civil or common law partner. Your parent, step-parent, children (including step-children), brother, sister (including step-brother or sister), grandparent, grandchild.

Common Law Partner: The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance.

Complications of Pregnancy and Childbirth: For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Couple: Two co-habiting adults in a long term relationship of at least six consecutive months.

Cruising / Cruise Holiday: Living or travelling on a cruise ship for any period of time.

Curtailment: Abandonment of or cutting short a planned Trip, after commencement of the outward journey, by returning to Your Home earlier than on the scheduled return date.

Dependent Children: Your biological, step, adopted or foster children under 18 years of age (in full-time education and residing with You).

Meaning of words (continued)

Definitions & meaning of words (continued)

Excess: See 'Policy Excess'.

Family: The main Insured Person, his/her spouse or Common Law Partner, and their dependent children under 18 years of age (in full-time education and residing with them).

Gadget: MP3 Players, iPods, Smart Phones, DVD Players, iPads, Games Consoles, Digital Cameras, Video Cameras, Mobile Phones, PDAs, Laptops, Bluetooth Headsets, Satellite Navigation Devices, E-Readers, Camera Lenses, In-Car Computers, Head / Ear Phones, Tablets.

Geographical Limits: See "Areas of Cover".

Golf Equipment: Golf clubs, golf bag, non motorised golf trolley and golf shoes.

Home: Your principal place of residence in the UK Area, used for domestic purposes.

Insured Person or You/Your: Each person named on the Certificate and for whom the appropriate premium has been paid, Resident in the UK Area, and at the date of purchase of the insurance being not more than 69 years of age and who enjoys the entitlements and benefits under this policy.

Issuing Agent: This insurance contract is between You and The Insurer and not the Issuing Agent. The Issuing Agent or Administrator (detailed in the Contact information section at the end of this policy) has no liability or obligation under this policy.

Limits of Cover: Unless stated to the contrary, Our maximum liability in any one Period of Insurance is limited to the amount stated in the Schedule of Cover, per Insured Person.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable loss of sight in both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet.)

Manual Work: Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator, builder or manual labour of any kind (other than in the catering industry) including gardening.

Medical Condition: Any medical or psychological disease, sickness, condition, illness or injury that has affected You or any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip. See also the Pre-existing Medical Condition definition.

Medical Practitioner: Legally licensed member of the medical profession recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training and is not related to You or any travelling companion.

Money: Travellers cheques and non Cash equivalents.

Pair or Set: A number of items of Personal Possessions considered as being similar or complementary to one another or used together.

Period of Insurance: The period shown on the Certificate subject to:

- **Single Trip policies:** Cancellation cover starts when You purchase this insurance or when You book Your Trip, whichever is the later. Cover for all other sections applies for the duration of Your Trip, as stated on the Certificate, and for which You have paid the appropriate premium up to a maximum of 365 days and ends when You return to the UK Area.
- **Annual Multi-trip policies:** Cover applies as for Single Trip policies however Cancellation cover commences on the start date of the policy and the Period of Insurance is for 12 months during which You are covered for each Trip You book and also undertake within that period, on condition that each Trip does not exceed a maximum of 31 consecutive days or greater if specifically stated in the Certificate.

Note: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid and Your policy may be void.

It does not matter how long You purchase cover for, it ends when You return to the UK Area.

There is no cover under the Cancellation Section of this policy outside the Period of Insurance. However, if during the Period of Insurance You book a Trip with a start date after the expiry of Your Annual Multi-trip policy then Cancellation cover will continue for that Trip provided You renew this policy on or before its expiry date and there is no gap in cover.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

Personal Possessions: Items* owned entirely by You and carried or worn for Your individual use during a Trip. **Note 1:** Items hired to You, and all items loaned or entrusted to You are excluded (other than skis and ski equipment). **Note 2:** This travel insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your Home Contents Policy. *Items are considered to be possessions usually carried or worn by travellers for their own use during a Trip.

Policy Excess: The first amount payable by each Insured Person, for each and every incident, and for each and every section of cover as specified in the summary of cover. **Note 1:** The Policy Excess is reduced to nil when You have paid the premium for Excess Waiver however the Excess Waiver does not apply to all sections of cover and only applies if specifically stated within the section itself. **Note 2:** The Policy Excess will be doubled when You have selected the Double Excess option.

Pre-existing Medical Condition:

1. Any past or current Medical or Dental Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip: and
2. any treatment for cancer in the last five years prior to the commencement of cover under this policy and/or prior to any Trip: and;
3. any of the following that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip:
 - cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm);
 - neurological condition (including stroke, brain haemorrhage or epilepsy);
 - breathing condition;
 - psychiatric or psychological condition (including anxiety or depression).

Public Transport: A publicly licensed train, bus, coach, ferry service or scheduled airline flight (non internal) operating to a published timetable on which You are booked or have planned to travel as part of Your itinerary.

Redundancy, Redundant: You becoming unemployed under the Employment Protection Act. You must have been given Notice of Redundancy and be receiving payment under the current Redundancy payments legislation. The following are not included in the definition:

- any employment which has not been continuous and with the same employer;
- any employment which is not on a permanent basis;
- any employment which is on a short term fixed contract;
- any instance where You had reason to believe that You would be made Redundant at the time of booking Your Trip.

Resident: You are within the UK Area and have been for at least six months prior to the time of arranging this insurance and are registered with a UK doctor.

Search and Rescue Costs: Costs charged to You by a government, regulated authority or private organisation connected with finding and rescuing an individual (not including the costs of medical evacuation (by the most appropriate transport) from a medical emergency).

Secure Luggage Area: Any of the following, as and where appropriate:

- The locked dashboard, boot or locked luggage compartment of a motor vehicle.
- The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
- The fixed storage units of a motorised or towed caravan.
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Ski Equipment: Skis, poles, ski boots and bindings, snowboard boots and bindings.

Ski Pack: Ski-school fees, hired skis, ski boots and bindings, snowboards, snowboard boots and bindings, and the cost of any lift pass You have booked.

Sports and Hazardous Activities: The activities listed under the Optional Sports & Hazardous Activities Cover Section of this policy.

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, hotel and other redeemable holiday vouchers, Green Card, driving licences and passports.

Trip: A journey within the countries of the Geographical Limits, during the Period of Insurance:

- **Single Trip policies:** the maximum number of days for which You have paid the appropriate premium up to a maximum of 365 days; or
- **Annual Multi-trip policies:** a maximum of the number of consecutive days shown on Your Certificate (or 31 days if not shown) depending on the premium You have paid; or

- **Note 1:** If You travel for more than the number of days for which You have paid for cover Your policy may be void.
- **Note 2:** Trips must commence and end in the UK Area and a return ticket must have been booked prior to departure.
- **Note 3:** Trips solely within the UK Area must be at least three consecutive nights pre-booked paid accommodation (Note: cover within the UK Area is not always available).

UK Area: England, Scotland, Wales, Northern Ireland and the Isle of Man.

Unattended: When You cannot see and are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property or vehicle.

Valuables: Jewellery; watches; leather articles; perfumes; precious stones; articles made of or containing gold, silver or other precious metals.

We, Our, Us or The Insurer: HCC International Insurance Company plc.

Winter Sports: The activities listed under the Optional Winter Sports Cover Section of this policy.

You/Your: See the definition of 'Insured Person'.

Cover & benefits

A. Medical emergency & repatriation

What is covered:

We will pay the following costs, up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside the UK Area:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised Medical Practitioner.
- Burial or cremation of a deceased Insured Person abroad up to **£5,000** alternatively transportation costs of returning Home an Insured Person's body or ashes.
- Additional travelling costs to repatriate You Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary.

To comply with the terms and conditions of the insurance You MUST contact Us as soon as possible. You MUST obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us as soon as possible but in any event within 48 hours.

We reserve the right to limit payment to what Our Medical Officer deems to be reasonable.

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this section after that date will be limited to what We would have paid if Your repatriation had taken place.

What is not covered:

- a) the Policy Excess except where You have paid the Excess Waiver premium or You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.
- b) costs in excess of **£500** which have not been authorised by Us in advance (see Important Notes);
- c) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions (including elective treatments or surgery);
- d) any pre-planned or pre-known or expected medical treatment or diagnostic procedure;
- e) treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the UK Area;
- f) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- g) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to unforeseen Complications of Pregnancy and Childbirth. Please read the definition of Complications of Pregnancy and Childbirth in the 'Definitions' section;
- h) treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer;
- i) treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- j) the cost of expired, lost or stolen medication or Your failure to bring adequate supplies of prescription medication, or participation in any special diet;
- k) expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- l) any costs incurred in the UK Area other than in connection with transportation of You or Your remains to Home from abroad;
- m) any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- n) any costs incurred in the Channel Islands which are recoverable under the local health service;
- o) any costs where the transportation Home has not been arranged by Us;
- p) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- q) air-sea rescue and transfer costs;
- r) any costs incurred when engaging in Sports and Hazardous Activities unless You have paid the appropriate Sports & Hazardous Activities premium;
- s) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- t) any costs incurred by You when Cruising unless You have paid the optional Cruising premium;
- u) dental costs;
- v) anything mentioned in the General Exclusions.

Hospital daily benefit

(not available on all policy types)

What is covered:

In the event of a valid claim under the Medical Emergency & Repatriation section when You are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours, We will pay up to the amounts shown on the schedule of cover relating to the policy type You have purchased.

What is not covered:

- a) the Policy Excess
- b) any claim arising in connection with a Trip solely within the UK Area;
- c) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- d) dental costs;
- e) anything mentioned in the General Exclusions.

Additional accommodation & travelling costs

What is covered:

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under the Medical Emergency & Repatriation section, We will pay up to an overall limit as shown on the schedule of cover relating to the policy type You have purchased for each Insured Person per Trip for the following:

- If Our Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with You and accompanying You on the Trip Home.
- Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You Home.
- Additional travelling costs incurred in returning Home Your children under 18 years of age and insured under this policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children Home.

What is not covered:

- a) the Policy Excess
- b) any air travel costs in excess of a return economy/tourist class ticket;
- c) accommodation costs other than the cost of the room;
- d) for each child to be repatriated, their travel costs in excess of a one-way economy/tourist class ticket;
- e) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- f) anything mentioned in the General Exclusions.

Personal legal liability

What is covered:

We will pay up to the amounts shown on the schedule of cover (inclusive of legal costs and expenses) if You become legally liable to pay damages in respect of:

1. accidental bodily injury, including death, illness and disease to a person; and/or
2. accidental loss of or damage to material property (property that is both material and tangible); arising during the Trip, We will indemnify You for all such damages in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause.

What is not covered:

1. the Policy Excess except where You have paid the Excess Waiver premium;
2. We will not pay any liability for:
 - a) bodily injury, illness or disease of any person who is Your Close Relative, a travelling companion, or under a contract of employment, service or apprenticeship with You when the bodily injury, illness or disease arises out of and in the course of their employment to You;
 - b) loss or damage to property belonging to or held in trust by or in the custody or control of You other than temporary accommodation occupied by You in the course of the Trip;
 - c) bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by You or on behalf of You of: aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns);
 - d) bodily injury caused directly or indirectly in connection with: the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity;
 - e) fraudulent, dishonest or criminal acts of You or any person authorised by You;
 - f) any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named;
 - g) any claim assumed by You under any contract or agreement unless such liability would have attached in the absence of such contract or agreement;
 - h) punitive or exemplary damages.
3. anything mentioned in the General Exclusions.

Specific conditions applicable to the personal legal liability section:

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

Personal accident

What is covered:

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay to You or Your legal personal representatives up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate.

What is not covered:

- a) the Policy Excess
- b) injury not caused solely by outward, violent and visible means;
- c) Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- d) disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- e) an Insured Person engaging in any Winter Sports where this policy specifically states that Personal Accident cover is excluded (regardless of whether the Winter Sports premium has been paid);
- f) anything mentioned in the General Exclusions.

Optional Cover & benefits

B. Optional cancellation & curtailment

What is covered:

We will reimburse You up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate per Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid (or have contracted to pay), for Your proportion only of irrecoverable travel and accommodation costs You do not use because of Your inability to commence travel or complete the Trip as follows:

Cancellation cover applies if You have booked a Trip to take place within the Period of Insurance, but You are unavoidably and necessarily forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip. Please see also the Travel Delay section.

Curtailment cover applies if You are unavoidably and necessarily forced to cut short a Trip You have commenced, and return to the UK Area, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

- The unexpected and unforeseen serious illness, bodily injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- **You abandoning Your Trip following the delay of more than 24 hours in the departure of Your outward flight, sea-crossing or international coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (for which You were unaware at the time You booked the Trip), adverse weather conditions, or the mechanical breakdown of, or accident of, the public transport aircraft, sea vessel, coach or train.**
- Your compulsory quarantine or You or any person with whom You plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If You are made Redundant and You qualify for Redundancy payment under current legislation (provided employment has been on a continuous full time basis with the same employer for at least 24 months and qualifies for payment under current redundancy payment legislation and, at the time of booking the Trip, there was no reason to believe anyone would be made redundant) of You or any person who You are travelling with, or have arranged to travel with.
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, the loss relating to Your Home is in excess of £1,500 and Your presence is required by the police in connection with such events.
- If You become pregnant after We have sold You this policy (or booked Your Trip, whichever is earlier, if You have an Annual Multi-trip policy) and You will be more than 32 weeks pregnant at the start of, or during, Your Trip. Or, Your doctor advises that You are not fit to travel because You are suffering from Complications of Pregnancy or Childbirth.
If You will be more than 32 weeks pregnant at the start of, or during, Your Trip and You still choose to travel, You may not claim for cutting short Your Trip unless as a result of Complications of Pregnancy or Childbirth.

Special conditions & exclusions relating to claims

You must obtain (at Your own expense) a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness, injury or .

In the event of Curtailment, You must contact Us first and allow Us to make all the necessary travel arrangements.

If, at the time of requesting Our assistance in the event of a Curtailment claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements at Your own expense and arrange appropriate reimbursement as soon as the claim has been validated.

You must notify the Carrier or Travel Agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If Your outward flight, sea-crossing or international coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.

If You cancel the Trip due to unforeseen illness or injury You must provide (at Your own expense) a medical certificate from the treating Medical Practitioner stating that this prevented You from travelling.

If You cancel or curtail Your Trip because Your presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the Police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to the UK Area or from the day You have to go to into hospital as an inpatient to the day You are discharged. Your claim will only be based on the number of full days You have not used.

We will only consider the unused expenses of a person who has taken out insurance cover with Us. For example, if You are travelling with someone who is not insured, We only pay Your proportion of costs, not theirs.

What is not covered:

- a) the Policy Excess (except where You have paid the Excess Waiver premium). If You are claiming only for loss of deposit then the Excess is reduced to £25 per Insured Person per claim;
- b) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under **'What is Covered'**;
- c) Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- d) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You;

What is not covered (continued):

- e) any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:
 - a terminal prognosis has been received prior to the commencement of the Period of Insurance;
 - they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; or during the 90 days immediately prior to the commencement of the Period of Insurance they had required surgery, inpatient treatment or hospital consultations; or required any form of treatment or prescribed medication;
- f) Cancelling or cutting short Your Trip because of a medical condition or any illness related to a medical condition You knew about at the time of taking out this insurance and/or, for Annual Multi-trip policy, prior to the booking of any individual Trip of You, a Close Relative, business associate or a person You are travelling with, and any person You were depending on for the Trip.
- g) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- h) any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
- j) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
- i) change of plans due to Your financial circumstances except if You are made Redundant and qualify for Redundancy payment under current legislation;
- jj) any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- k) any costs relating to airport taxes or air passenger duty. You should obtain a refund from Your Carrier for such charges;
- l) any Cancellation or Curtailment caused by work commitment or amendment of Your holiday entitlement by Your employer;
- m) any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
- n) prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
- o) the cost of this policy;
- p) The cost of returning to the original destination to finish Your Trip and the costs of more accommodation there;
- q) the cost of missed excursions, tours and activities;
- r) anything mentioned in the General Exclusions.

Delayed Departure, Transport Cancellation & Abandonment of Your Trip (not available on all policy types)

What is covered:

We will pay up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate per Insured Person per Trip if as a direct result of Strike, Industrial Action (which was not publicly known of at the time You purchased Your Policy or booked Your Trip), adverse weather conditions, or mechanical breakdown:

- a) the departure of Your first outward or final inward international Public Transport is **delayed** for more than 12 hours beyond the intended departure time provided You eventually go on Your Trip. If the departure of Your first outward international Public Transport is delayed for more than 24 hours beyond the intended departure time You can choose instead to **abandon** Your Trip and submit a Cancellation claim; **or**
- b) the departure of Your first outward international Public transport is **cancelled** and no alternative provided within 12 hours of the intended departure time we will pay the cost of buying a replacement ticket.

Special conditions relating to claims

You cannot claim for **both** delayed departure and abandoning Your Trip or Transport Cancellation

You must check-in according to the itinerary given to you unless Your tour operator has requested You not to travel to the airport.

If You suffer delays You must obtain written confirmation (at Your own expense) from the carrier stating the period and reason for delay.

You must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider.

You should make claims that result from abandoning Your holiday and happen as a result of the circumstances described in the EU travel directives (see the inside cover of this policy booklet) to the airline first. We will only pay under this policy after the amount of compensation You receive from the airline for the same event has been deducted.

What is not covered:

- a) the Policy Excess
- b) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under **'What is Covered'**;
- c) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip, whether the dates were declared or not;
- d) withdrawal from service of the Public Transport on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- e) claims where You have not obtained written confirmation from the carrier stating the period and reason for delay;
- f) anything mentioned in the General Exclusions

Optional Cover & benefits

Missed departure (not available on all policy types)

What is covered:

We will pay for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination or Your Home by the most direct alternative route, up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate per Insured Person if You arrive at the airport, port or international coach or rail terminal too late to commence the first part of Your outward journey abroad of Your booked Trip or final part of Your inward journey back to the United Kingdom, as a result of:

- breakdown of or accident involving the car in which You are travelling; or
- Cancellation or Curtailment of scheduled Public Transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown, derangement or accident.

Special conditions relating to claims

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time. You must obtain written confirmation from the carrier stating the period and reason for delay.

What is not covered:

- a) the Policy Excess;
- b) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip, whether the dates were declared or not;
- c) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- d) additional costs where the scheduled Public Transport operator has offered reasonable alternative travel arrangements;
- e) claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges other than additional fuel and oil;
- f) claims under this section in addition to claims under the Travel Delay section;
- g) claims due to You allowing insufficient time to complete Your journey to the departure point;
- h) any claim if You have purchased Economy Cover;
- i) delayed departure or abandoning Your Trip which relates to onward /connecting flights
- j) anything mentioned in the General Exclusions.

C. Optional personal possessions

What is covered:

If, in the course of a Trip, Your Personal Possessions are damaged, stolen or destroyed We will cover You up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate per Insured Person in total under this policy.

Within this amount the following sub-limits apply (the maximum amount payable for each section is shown on Your schedule of cover):

- We will pay for any one article, or for any one Pair or Set of articles up to the single article limit as shown on the schedule of cover. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50** and up to a maximum of **£150** for all unreceipted items with an individual value of **£50** or more. Evidence of replacement value is not sufficient.
- We will pay under this policy for all Valuables (unless excluded under 'What is not covered') owned by all Insured Persons up to the Valuables limit as shown on the schedule of cover.
- The maximum We will pay for Personal Possessions or Valuables damaged or stolen from a beach or pool-side is limited to **£50** per Insured Person.
- The maximum We will pay for any cigarettes or alcohol damaged or stolen is limited to **£50** in total under this policy.

Special conditions relating to claims

We have the option to either pay You for the Personal Possessions You are claiming for, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time incident and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Personal Possessions and must not leave them unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If You cannot produce the items You are claiming for (for example because they have been stolen) You must produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

You must report any incident which gives rise to a claim within 24 hours of discovery of the incident to the local police or to the carrier, as appropriate, (damage to Personal Possessions in transit must be reported to the carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the tour operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the incident occurred during the Trip - otherwise no claim will be paid.

What is not covered:

- a) the Policy Excess except where You have paid the Excess Waiver premium;
- b) any item loaned, hired or entrusted to You;
- c) any loss, theft of, or damage to Personal Possessions left in an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Luggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available.
- the theft or loss occurred between the hours of 10pm and 8am.

What is not covered (continued):

- d) theft of Valuables from an Unattended motor vehicle;
- e) loss, theft of, or damage to, Valuables in transit or from checked-in luggage left in the custody of an airline and/or Valuables packed in luggage left in the baggage hold or storage area of another Carrier;
- f) electrical or mechanical breakdown or derangement of the article insured;
- g) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- h) confiscation or detention by Customs or other lawful officials and authorities;
- i) Prescription sunglasses or spectacles; sunglasses; contact or corneal lenses; artificial limbs; dental fittings including dentures; false teeth; bridgework; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession; perishable items (items that decay or rot and will not last for long, for example, food); Gadgets;
- j) mobile phones and mobile phone accessories; unused mobile telephone rental charges or pre-payments (e.g. contract phone with free minutes and text messages); prepaid minutes You have not used;
- k) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- l) liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- m) sports' equipment whilst in use;
- n) equipment used in connection with any Winter Sports, golf cover or business cover unless You have paid the appropriate additional premium to extend Your policy;
- o) loss or theft of or damage to Money or Cash (see the Money, Passport & Travel Documents section);
- p) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this Section);
- q) any loss, theft of, or damage to Personal Possessions whilst in transit other than during Your outward and return journey to and from Your Home.
- r) any Gadget and information or media content contained therein unless You have paid the appropriate additional premium to extend Your cover to include optional Gadget Cover.
- s) Personal desktop computers and printers.
- t) anything mentioned in the General Exclusions.

Baggage delay on your outward journey

What is covered:

If Your luggage is certified by the carrier to have been lost or misplaced on the outward journey of a Trip for a period in excess of 24 hours We will pay up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate per Insured Person for the purchase of essential items.

Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Possessions Section.

Special conditions relating to claims

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

What is not covered:

- a) the Policy Excess
- b) any claim arising in connection with a Trip solely within the UK Area;
- c) anything mentioned in the General Exclusions.

Personal Money, passport & travel documents

What is covered:

- If during a Trip, the Money You are carrying on Your person or You have left in a safety deposit box is stolen then subject to the following conditions and exclusions, We will indemnify You up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate per Insured Person.
- If Your Passport or Travel Documents are lost or stolen outside the country of departure during a Trip, We will pay up to up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport. We do not cover the replacement cost of the passport itself or other Travel Documents.

Special conditions relating to claims

You must report the incident to the local Police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the Tour Operator representative within 24 hours of discovery.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins.

What is not covered:

- a) the Policy Excess except where You have paid the Excess Waiver premium;
- b) shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- c) anything that can be replaced by the issuer;
- d) the Policy Excess except where You have paid the Excess Waiver premium;
- e) claims arising from loss of money;
- f) anything mentioned in the General Exclusions.

Optional Cover & benefits

D. Optional winter sports cover

Please note that the following sections only apply if the winter sports option is shown on Your Certificate and the appropriate additional premium has been paid.

This policy specifically excludes participating in or practising for certain winter sports and activities. Your policy can be extended to cover some of these sporting activities when You have paid the additional Winter Sports premium. Your policy can only be extended before departure from the UK Area.

When are You covered for Winter Sports?

If You have purchased a Single Trip policy, You are covered when taking part in Winter Sports if You have paid the appropriate additional premium for the Period of Insurance. If You have purchased an Annual Multi-trip policy, You are covered when taking part in Winter Sports for one Trip of up to 17 consecutive days during the Period of Insurance when You have paid the appropriate additional premium.

This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip when You have paid the additional Winter Sports premium:

Skiing	Snow Sledging
Mono skiing	Snow Boarding
Guided Cross country skiing (Nordic skiing)	Glacier walking, trekking or skiing (under zoom)
Husky rides & Reindeer rides (as passenger only)	

You will **not** be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

Heli skiing or Heli boarding	Ski acrobatics and/or stunting
Ice hockey	Ski jumping or Ski flying
Luging/Skeletons/Bobsleigh/Tobogganing	Ski racing or training
Freestyle Skiing	Snow mobiling / Ski-doing
Off piste skiing or snow-boarding	

You are **not** covered when engaging in organised competitions or when skiing against local authoritative warning or advice or if not wearing suitable body protection including a ski helmet at all times. You are not covered for any costs arising from search and rescue.

If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call us.

What is covered?

Benefits under the Sections of cover already described are extended to cover Winter Sports as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections in respect of Winter Sports. You must read these extensions in conjunction with the relevant main section of cover and refer back to them when appropriate for full cover details.

Ski equipment & ski pass

What is covered in addition to the Personal Possessions section:

- We will pay up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate per Insured Person if Ski Equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip.

Within this amount the following sub-limits apply:

- The maximum We will pay for one article **owned** by You is shown on the schedule of cover under the Single Article Limit.
- The maximum We will pay for one article **hired** by You is shown on the schedule of cover under the Single Article Limit.

We will pay up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate per Insured Person if Your ski pass You are carrying on Your person or have left in a safety box is lost, stolen, damaged or destroyed during Your Trip.

What is not covered in addition to the Personal Possessions section:

- the Policy Excess if skis or ski equipment belonging to or hired to You is/are damaged, stolen, destroyed or lost (and not recovered) except where You have paid the Excess Waiver premium;
- claims arising for theft, loss or damage which are not reported to the appropriate police or other authority within 24 hours of discovery and an official written report obtained. (for claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. In the case of an airline, a Property Irregularity Report will be required);
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading;
- claims arising for ski equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of property;
- claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or roof rack (which is itself locked to the roof of a vehicle) between 8am to 8pm local time and there is evidence of damage or forced entry which is confirmed by a written police report;
- breakage, loss or theft of ski equipment over 5 years old;
- loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
- anything mentioned in the General Exclusions.

Special conditions relating to claims: Claims are paid based on the value of Your Ski Equipment at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation as follows:

Up to 1 year old - 90% of purchase price	Up to 4 years old - 30% of purchase price
Up to 2 years old - 70% of purchase price	Up to 5 years old - 20% of purchase price
Up to 3 years old - 50% of purchase price	Over 5 years old - No cover provided

Unused Ski pack

What is covered:

We will pay up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate per Insured Person;

- If You are certified by a Medical Practitioner at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, We will pay You a proportionate refund in respect of charges for unused Ski Pack. You must obtain a medical certificate to prove that You are not well enough to ski.

Please also refer to the General Exclusions

Ski hire

What is covered:

If Your skis and ski equipment belonging to You is/are damaged, stolen, destroyed or certified by the carrier to have been misplaced on the outward journey of a Trip in excess of 13 hours, then You can claim up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate per Insured Person, for hire of replacement skis and ski equipment. You must provide Us with receipts and written confirmation from the carrier confirming the delay.

What is not covered:

- the Policy Excess
- claims arising for theft, loss or damage which are not reported to the appropriate police or other authority within 24 hours of discovery and an official written report obtained. (for claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. In the case of an airline, a Property Irregularity Report will be required);
- claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading;
- claims arising for ski equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or roof rack (which is itself locked to the roof of a vehicle) between 8am to 8pm local time and there is evidence of damage or forced entry which is confirmed by a written police report;
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
- anything mentioned in the General Exclusions.

Piste closure

What is covered:

If during Your Trip You are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will reimburse up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate per Insured Person:

- for all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to ski; OR
- as a cash benefit payable if no suitable alternative skiing is available.

What is not covered:

- the Policy Excess
- claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- Trips in the Northern Hemisphere at resorts under 1,000 metres outside the period commencing 1st December and ending 31st March;
- Trips in the Southern Hemisphere at resorts under 1,000 metres outside the period commencing 1st May and ending 31st August;
- anything mentioned in the General Exclusions.

Avalanche or landslide

What is covered:

If, following avalanches or landslides, access to and from the ski resort is blocked or scheduled Public Transport services are cancelled or curtailed We will pay up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate per Insured Person for reasonable extra accommodation and travel expenses.

What is not covered:

- the Policy Excess
- claims arising which are not substantiated by a written report from the resort management;
- any costs arising from searching for You or rescuing You;
- anything mentioned in the General Exclusions.

Optional Cover & benefits

E. Optional legal protection

What is covered:

If You suffer an incident that results in bodily injury, death or illness caused by a third party during Your Trip, We will indemnify You for Legal Expenses incurred in pursuit of a claim for damages or compensation against the third party up to the amounts shown on the schedule of cover for any one Trip.

Specific definitions applicable to the legal protection section:

Legal Expenses shall mean:

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

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

What is not covered:

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

Specific conditions applicable to the legal protection section:

1. Written consent must be obtained from Us prior to incurring Legal Expenses. This consent will be given if You can satisfy Us that:
 - a) there are reasonable (as determined by Our legal counsel) grounds for pursuing or defending the claim or legal proceedings; and
 - b) it is reasonable (as determined by Our legal counsel) for legal expenses to be provided in a particular case.

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

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

Optional Cover & benefits

F. Optional business cover

If You have purchased a Single Trip policy, business cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days.

If You have purchased an Annual Multi-trip policy, You are covered when taking part in Business Trips for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium.

Please note this section excludes any third party liability claims and any claim as a result of undertaking any potentially hazardous profession of occupation.

Business equipment

What is covered:

We will pay up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate in total per Trip, for theft or damage to Your Business Equipment. We will also pay for any emergency courier expenses You have incurred, in obtaining any Business Equipment which is essential to Your intended business itinerary.

What is not covered:

- a) the Policy Excess except where You have paid the Excess Waiver premium;
- b) Your engaging in Manual Work in conjunction with any profession, business or trade during the Trip;
- c) more than **£50** per single item, up to a maximum of **£200** in total for any one claim if You are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss;
- d) wear tear or depreciation;
- e) any claim for loss or theft of Your Business Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- f) any claim, if the loss or theft occurs during a Trip or whilst in the custody of an airline or other carrier or their handling agent if You have not notified the airline or other carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- g) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- h) damage caused by the leakage of powder or liquid carried with Your Business Equipment;
- i) any breakage of fragile articles, unless the breakage is caused by fire or an Accident involving the vehicle in which You are being carried;
- j) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- k) damage to, loss or theft of Your Business Equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report;
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- l) any claim for Business Equipment delay, if You cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of the delay;
- m) anything mentioned in the General Exclusions.

Business equipment hire

What is covered:

If Your Business Equipment is, stolen, damaged, misdirected or delayed in transit on Your first outward journey by more than 12 hours We will pay up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate in total per Insured Person for the cost of hiring necessary Business Equipment for each 24 hour period You are without Your business equipment.

What is not covered:

- a) the Policy Excess except where You have paid the Excess Waiver premium;
- b) any claim for loss or theft of Business Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- c) any claim, if the loss or theft of Your own Business Equipment occurs during a Trip or whilst in the custody of an airline or other carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- d) claims arising from Your own Business Equipment being delayed, detained, seized or confiscated by Customs or other officials;
- e) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- f) damage to, loss or theft of Your own Business Equipment, which is being carried on a vehicle roof rack;
- g) damage to, loss or theft of Your own Business Equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report;
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- h) anything mentioned in the General Exclusions.

Emergency courier expenses

What is covered:

We will pay up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate in total per Trip if, after theft or damage to Your business equipment that is covered under Business Equipment You incur emergency courier expenses to replace Business Equipment essential to Your intended business Trip. You must keep receipts for all courier expenses You incurred.

What is not covered:

- a) the Policy Excess except where You have paid the Excess Waiver premium;
- b) anything mentioned in the General Exclusions.

Business money

What is covered:

We will pay up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate in total per Insured Person for the theft of Your business Money during Your Trip.

What is not covered:

- a) the Policy Excess except where You have paid the Excess Waiver premium;
- b) any claim for loss or theft of business Money if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- c) any loss if You have not taken reasonable steps to prevent a loss happening;
- d) loss or theft of business Money that is:
 - not on Your person; or
 - not deposited in a safe, a safety deposit box or similar fixed container in Your Trip accommodation;
 - loss or theft of business Money that does not belong to:
 - Your employer; or
 - You, if You are self employed;
 - loss or theft of travellers cheques, if the issuer provides a replacement service;
 - depreciation in value, currency changes or shortage caused by any error or omission;
- e) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- f) anything that can be replaced by the issuer;
- g) anything mentioned in the General Exclusions.

Replacement employee

What is covered:

We will pay up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate in total per Trip for a return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace You in Your location outside the UK Area following Your medical repatriation or death during a Trip.

What is not covered:

- a) the Policy Excess except where You have paid the Excess Waiver premium;
- b) any air travel costs in excess of a return economy/tourist class ticket;
- c) accommodation costs other than the cost of the room;
- d) anything mentioned in the General Exclusions.

Optional Cover & benefits

G. Optional gadget cover

ADDITIONAL TERMS AND CONDITIONS RELATING TO OPTIONAL GADGET COVER

INTRODUCTION

If You purchased this Gadget Insurance at the same time You purchased Your Travel Insurance Policy. Gadget Insurance provides cover for Your Gadget against theft, loss, accidental damage and malicious damage when You are on a Trip that is covered by Your Travel Insurance Policy. When You purchased Your Gadget Insurance You selected the level of cover suitable for You as shown in the schedule of cover. Your level of cover will be confirmed on Your Insurance Schedule. Please ensure You keep Your Insurance Schedule together with this Gadget Insurance Policy in a safe place.

WHERE AND WHEN COVER APPLIES

Period of this Gadget Insurance Policy

The period of this Gadget Insurance Policy will be the same as the period of Your Travel Insurance Policy and is shown on Your Insurance Schedule.

Operative time and geographical area

Operative time and geographical area - the protection under Your Gadget Insurance for each trip starts and ends at the same time as for Your Travel Insurance Policy. Cover will apply in the same Areas of Cover as those covered under Your Travel Insurance Policy provided that You are on a Trip.

ADDITIONAL DEFINITIONS RELATING SPECIFICALLY TO THIS GADGET COVER

The words and phrases defined below have the same meaning wherever they appear in this Gadget Insurance Policy.

Accidental Damage: means any damage, including fire and liquid damage, caused to the Gadget which was not deliberately caused by You or bound to happen.

Claims Administrator: Citymain Administrators Limited.

Excess: this is the amount You must contribute towards each and every claim You make. The amount of the excess is confirmed in your insurance schedule. For Loss claims the excess is £75 per claim and for all other types of claim the excess is £50 per claim.

Gadget: the item(s) insured by this Gadget Insurance Policy, purchased by You and shown within the relevant proof of purchase. Only item(s) from the following list shall be covered: MP3 Players, iPods, Smart Phones, DVD Players, iPads, Games Consoles, Digital Cameras, Video Cameras, Mobile Phones, PDAs, Laptops, Bluetooth Headsets, Satellite Navigation Devices, E-Readers, Camera Lenses, In-Car Computers, Head / Ear Phones, Tablets.

Immediate Family: Your mother, father, children, brothers sisters, spouse and domestic partner who is permanently residing with You.

Trip: any trip made by You which is covered under your Travel Insurance Policy.

Insurance Schedule: the Certificate or schedule provided as part of Your travel insurance purchase following purchase of this insurance. It will confirm Your Gadget insurance details, including the period of the Gadget Insurance Policy, Your selected level of cover, maximum limits of Our liability, the amount of the excess and the maximum number of Gadgets insured.

Level of Cover: means the maximum liability as shown in the Schedule of Cover

Loss: means that the Gadget has been accidentally left by You in a location and You are permanently deprived of its use.

Malicious Damage: the intentional or deliberate actions of another party which causes damage to Your Gadget.

Proof of Purchase: the original purchase receipt provided at the point of sale that gives details of the Gadget purchased, or similar documents that provide proof that You own the Gadget.

Reasonable Precautions: all measures that would be reasonable to expect a person to take to prevent damage, theft or loss of Your gadget.

Terrorism: means any act of any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft: means the dishonest removal of the gadget from Your possession by a third party with the intention of permanently depriving you of it.

Travel Insurance Policy: Your Travel Insurance Policy to which this Gadget Insurance attaches as shown on Your Insurance Schedule.

Unattended: not within Your sight at all times and out of Your arms-length reach, other than when in a locked room or locked cupboard.

Violent and Forcible Entry: entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

We, Us, Our: the Insurers, HCC International Insurance Company plc.

You/Your: the person(s) aged 16 or over who are named in the insurance schedule and have purchased this Gadget Insurance Policy along with their Travel Insurance Policy. You must own the gadget(s).

WHAT WE WILL COVER

We will pay the following costs, up to the amounts shown on the schedule of cover relating to the policy type You have purchased as shown on Your Certificate:

- A. Accidental Damage:** We will pay the repair or replacement costs if Your Gadget is damaged as the result of an accident.
- B. Theft:** If Your Gadget is stolen we will replace it. Where only part or parts of Your Gadget have been stolen, We will only replace that part or parts.
- C. Malicious Damage:** If Your Gadget is damaged as a result of intentional or deliberate actions of someone else We will repair it. Where only part or parts of your Gadget are damaged, We will only replace that part or parts.
- D. Loss:** If Your Gadget is lost We will replace it. Where only part or parts of your Gadget have been lost, We will only replace that part or parts.
- E. Unauthorised Usage:** If Your Gadget is lost or stolen, and the loss or theft is covered by Your policy, We will refund the cost of unauthorised calls, messages and downloads made from it after the time it was lost or stolen up to a maximum of £1,000 (including VAT). Cover will only apply to unauthorised usage within 24 hours of discovery of the loss or theft of Your Gadget. Itemised bills must be provided to support Your claim. This cover will only apply if there is no protection from such losses from your network provider.

THE LIMITS OF OUR LIABILITY

The most we will pay:

The most We will pay for any one claim will be the replacement value of Your Gadget and in any case shall not exceed Our maximum liability for Your chosen level of cover, as shown in Your insurance schedule.

In the event that Your claim is authorised and Your Gadget is deemed beyond economical repair and will therefore have to be replaced, We will endeavour to replace it with an identical fully refurbished item or new item where a refurbished is not available. Should this not be possible the Claims Administrator will replace it with a fully refurbished or new item of a comparable specification or the equivalent value.

Please note it may not always be possible to replace Your Gadget with the same colour.

All replacement Gadgets are issued with a 12 month warranty (the Gadget must be returned to the Claims Administrator).

All repairs to Gadgets are issued with a 3 month warranty (the Gadget must be returned to the Claims Administrator).

WHAT WE WILL NOT COVER

Your Gadget is not covered for:

1. The amount of the excess which applies to each and every claim.
2. Any Loss, Theft or accidental damage of the Gadget left as checked in baggage.
3. Any Loss, Theft or accidental damage to the Gadget as a result of confiscation of detention by customs, other officials or authorities.
4. Any theft unless accompanied by a Crime Reference number. Lost Property numbers are not acceptable in support of a Theft claim.
5. Any claim involving theft unless reported to the appropriate local Police authorities and the Network (if applicable) within 24 hours of discovering the incident.
6. Theft of the Gadget from an unoccupied premise whilst on holiday, unless there is evidence of violent and forcible entry to the premises. Theft of the Gadget from the person unless force, or threat of violence is used.
7. Theft or accidental damage to the Gadget whilst in the possession of anyone else other than Your immediate family.
8. Theft of or damage to accessories other than SIM or PCIMA cards which were in the Gadget at the time of the damage or theft.
9. Any claim resulting from the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.
10. Repair or other costs for:
 - a) routine servicing, inspection, maintenance or cleaning;
 - b) loss caused by a manufacturer's defect or recall of the Gadget;
 - c) replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - d) repairs carried out by anyone not authorised by Us;
 - e) wear and tear or gradual deterioration of performance;
 - f) claims arising from abuse, misuse or neglect;
 - g) a Gadget where the serial number has been tampered with in any way.
11. Any kind of damage whatsoever unless the damaged Gadget is provided for repair.
12. The VAT element of any claim if you are registered for VAT.
13. Reconnection costs or subscription fees of any kind.
14. The cost of replacing any personalised ring tones or graphics, downloaded material or software.
15. Any expense incurred as a result of not being able to use the Gadget, or any loss other than the repair or replacement cost of the gadget.

Please note: if you are insuring an item without SIM or PCIMA card capability, all exclusions relating to these items are not applicable.

GENERAL EXCLUSIONS

This insurance does not cover:

1. The Policy Excess.
2. Any claim that occurs whilst not on a Trip.
3. Liability of any nature arising from ownership or use of the Gadget, including any illness or injury resulting from it.
4. Any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of terrorism or war, 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.
5. Nuclear Risk, meaning: Damage or destruction caused by, contributed to or arising from:
 - a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
6. Sonic Boom, meaning: Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.
7. Winter Sports, meaning that: You will only be covered against theft, loss, accidental damage and malicious damage whilst on a Winter Sports holiday if You have included Winter Sports cover under Your Travel Insurance Policy.

Loss exclusion: We will not pay any claim for loss where the circumstances of the loss cannot be clearly identified, i.e. where You are unable to confirm the time and place of the loss.

REASONABLE PRECAUTIONS

You and Your immediate family are required to take all reasonable precautions at all times.

Optional Cover & benefits

G. Optional gadget cover

CONDITIONS AND LIMITATIONS

1. Under the laws of the United Kingdom both You and We may choose the law which applies to this contract, to the extent permitted by those laws. Unless You and We agree otherwise, the law which applies to this contract is the law which applies to the part of the United Kingdom in which you live.
 2. The Gadget must be less than 36 months old with valid proof of purchase (not from online auctions) when this insurance started.
 3. You must provide us with any receipts, documents or proof of purchase, that it is reasonable for Us to request.
 4. You cannot transfer the insurance to someone else or to any other Gadget without our written permission.
1. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

CLAIMS PROCEDURE

Please comply with the following procedures to obtain authorisation with the minimum delay. Failure to observe these procedures might invalidate your claim.

Theft and Malicious Damage Claims:

Notify the appropriate local Police authority within 24 hours of discovering the incident and obtain a Crime reference number and a copy of the Police Crime report. Should You be claiming for the theft of Your telephone You must also contact Your network provider within 24 hours of discovering the incident to place a call bar on the handset.

For all claims (including theft, loss and malicious damage):

Contact the Claims Administrator within 2 working days of discovering the incident (or in the event of an incident occurring outside of the United Kingdom, within 2 working days of returning to the United Kingdom). You will be sent a claim form.

Complete the claim form FULLY and return it to the Claims Administrator in accordance with their instructions, and in any event within 30 days of notifying the claim together with any requested supporting documentation including:

- Police Crime Reference Number (if applicable)
- Any other requested documentation.
- Proof of violent and forcible entry (if applicable)

The Claims Administrator will assess your claim, and as long as your claim is valid, will authorise the repair or replacement of the Gadget as appropriate.

In the event of a claim You may be asked to provide details of any other contract, guarantee, warranty or insurance that may apply to the item including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurance providers.

Please note: If We replace Your Gadget the damaged or lost item becomes Ours. If it is returned or found You must notify Us and send it to Us if We ask You to.

To help improve its service, the Administrator or Claims Administrator may record or monitor telephone calls.

FRAUD

We take a robust approach to fraud prevention in order to keep premium rates down so that Our customers do not have to pay for other people's dishonesty. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by You or anyone acting on Your behalf to obtain benefit under this insurance, the right to any benefit under this insurance will end, the insurance will be cancelled and We will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. We may also inform the police.

To prevent fraud, insurance providers sometimes share information. Details about Your insurance application and any claim You make may be exchanged between insurance providers.

COMPLAINTS

If Your complaint is about the sale of the insurance, please see the 'Customer Satisfaction' section at the end of this Travel Insurance policy.

If Your complaint is in relation to a claim, please contact the Claims Administrator who dealt with your claim.

CANCELLATION

Please see the 'Important Information' section on the first page of this Travel Insurance policy.

COMPENSATION SCHEME

Please see the 'Customer Satisfaction' section at the end of this Travel Insurance policy.

PREMIUMS AND CLAIMS – YOUR RIGHTS

When handling premium payments from You that are due to Us and when handling any claim You make, the Administrator and Claims Administrator act as Our authorised agents. This means that when You pay a premium to the Administrator, its agents or associated companies, it is deemed to have been received by Us and that any valid claim You make with the Claims Administrator is not deemed to have been settled until You have actually received a repaired or replacement Gadget.

DATA PROTECTION

Please see the 'Data Protection' section at the end of this Travel Insurance policy.

Optional Cover & benefits

H. Optional sports & hazardous activities upgrade

This policy specifically excludes participating in or practising for sports or hazardous activities. However if an upgrade is available at the time of purchase Your policy can be extended to cover some sporting activities if undertaken strictly on a non-competitive and non-professional basis (and not part of a competition or tournament) during Your Trip (unless otherwise stated) when You have paid an appropriate additional premium. Your policy can only be extended before departure from the UK Area. Table 1 activities are automatically included as standard in all policies. Increased medical excesses and age restrictions apply as shown in each of the Sports Tables . The Excess Waiver option does not apply to this section of the policy. For any activity undertaken You must be wearing suitable safety equipments at all times even if not explicitly stated below. No cover is provided under any Table if You knowingly put yourself at additional risk, for example if You are Pregnant or already have an injury or illness or have been consuming alcohol, prescribed medication or drugs.

Please note that for any activity that involves animals such as Camel, Elephant Riding, or Pony trekking you must ensure that there is no evidence of mis-treatment of the animal. Continuing to undertake an activity with a mis-treated animal may result in your claim being declined.

Table 1 : Your policy includes cover for the following activities as standard. No additional age limit applies unless otherwise stated however please refer to the general exclusions. The standard medical excess applies to these activities:

Amateur athletics	Outward-bound pursuits
Archaeological digging	Passenger sledge (horse and carriage)
Archery	Pedaloers
Badminton	Racquetball
Baseball	Rambling on recognized routes up to 2,000m
Basketball	Refereeing (amateur basis)
Beach games	Rounders
Bowls / Bowling	Rowing
Bridge Walking	Rubber ring rides & Banana boat (age over 10 - children under 18 must be supervised)
Bum boarding	
Canoeing / Kayaking (class 1 rivers only) (age over 10 - children under 18 must be supervised)	Running/sprinting - not long distance
Cheerleading	Snorkelling – up to a maximum of 10 metres
Curling	Snow shoeing
Fell walking	Squash
Fishing / Angling (river only)	Swimming (children must be supervised)
Golf	Table tennis
Husky rides & Reindeer rides (as passenger only)	Ten pin bowling
Jogging	Tennis
Marathon running (amateur)	Trampolining
Narrow river and canal boat cruises	Volleyball
Netball / handball / korftball / softball	Water polo
Orienteering	Wide river boat cruises
	Yoga

Table 2: Your policy can be extended to cover the following activities in addition to Table 1 (only on an incidental basis during Your Trip unless stated otherwise) for an additional premium but no cover will apply for activities coloured red and marked with * in respect of any Personal Accident or Personal Legal Liability claims (if applicable to Your level of cover). You must be aged over 18 and under 55 to participate in these activities unless otherwise stated. Children under 18 must be supervised at all times if permitted to undertake an activity. An increased medical excess of £295 applies to these activities:

Blade skating	Parasailing / Parascending over water
Boxing training (no contact)	* Rifle range shooting
* Clay pigeon shooting	Roller blading
Canoeing / Kayaking (up to class 2 rivers only)	Roller skating (ages 8 to 55)
Cricket (age 12 to 60)	Safari / Gorilla trekking (UK Tour operator organised)
Cycling - occasional, for transport & pleasure only (helmet & body protecton required)	Sail boarding (territorial waters only)
Deep sea fishing	* Sailing / Yachting (inc flotilla) - crewing inside territorial waters only, no racing
Dog sledging	Sand boarding
* Dinghy sailing	
Fencing	Scuba diving up to 15 metres - if qualified and not diving alone or you are accompanied by a qualified instructor (ages 12 to 60)
Flying as a passenger in a private plane or small aircraft	
Football (age 8 to 60)	Sea canoeing / kayaking in calm waters when in sight of land
Fell running	Sea fishing
Gymnastics (age 12 to 60)	Skate boarding (age 12 to 60)
Heptathlon	Snorkelling (frequent during the Trip – up to a maximum of 10 metres) (age 12 - 60)
Hiking on recognized routes up to 2000m altitude	Street hockey (age 12 to 55)
Hockey (age 12 to 60)	Surfing (up to 14 days)
Hot air ballooning (organized in UK prior to departure)	Swimming with dolphins (age 12 to 60)
Hot dogging (Grades 1-2)	Track events (age 12 to 55)
Ice skating (age 12 to 60)	Trekking on recognised routes up to 2,000m
Indoor climbing (age 12 to 55)	Wake-boarding (amateur only - frequent during the trip)
Inline skating	
* Jet boating (as passenger only)	* War games (eye protection required)
* Jet skiing	
Judo (training only, no contact)	Water skiing (amateur only - frequent during the trip)
Martial arts training only (no contact)	
* Motor boating (up to 40hp)	Windsurfing
Non manual work - administrative or clerical occupations or fruit picking only	White water rafting grades 1 to 2
* Paintballing (wearing eye protection)	* Work abroad - bar / restaurant work only
	Zorbing

Table 3: Your policy can be extended to cover the following activities (only on an incidental basis during Your Trip) in addition to Tables 1 and 2 for an additional premium but no cover will apply in respect of any Personal Accident or Personal Liability claims. You must be over 18 and under 55 to participate in these activities. An increased medical excess of £395 applies to these activities:

Abseiling	Inner tubing
Black water rafting grade 1-3	Motorcycling as driver or passenger - up to 125cc (safety helmet & license required) -
Bungee jump (up to 3 jumps)	Age limit over 18
Camel riding	
Catamaran sailing(European territorial waters only)	Outdoor endurance events
Elephant riding	Pony trekking (age 12 to 60- full body protection)
Gliding	Safari / Gorilla trekking (non-UK organised)
Go karting (specific use)	Sand yachting
Hiking on recognised routes between 2000m and 6000m altitude	Tubing
Hobie catting(European territorial waters only)	White water canoeing/kayaking(grades 3-4)
Hot Air Ballooning (organized outside of the UK)	White water rafting (grades 3-4)
Hydro speeding	Yachting – crewing inside/outside European territorial waters only – no racing
	Zip lining/zip lining into water

Table 4: Your policy can be extended to cover the following activities (only on an incidental basis during Your Trip) in addition to Tables 1, 2 and 3 for an additional premium but no cover will apply in respect of any Personal Accident or Personal Liability claims. You must be over 18 and under 45 to participate in these activities. An increased medical excess of £495 applies:

American football	Land yachting
Animal riding	Luging/tobogganing
Black water rafting (grade 4-5)	Mountain biking - helmet & body protection required (not downhill mountain biking)
Cat skiing	
Cycle touring (helmet & body protector required)	Parascending frequent during the Trip or over land
Gorge walking	Rock climbing under 2000m
High diving under 5 metres excluding cliff diving	Rock scrambling under 4000m
Horse riding (no polo, hunting, jumping – up to 14 days) - full body protection required	Rugby
Ice hockey (full body protection required)	Scuba diving up to 30 metres- if qualified and not diving alone or accompanied by a qualified instructor
Kite boarding on land	
Kite surfing	Snow mobiling as passenger only (qualified driver) - (winter sports cover also required)

You will NOT be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities or any activity not specifically mentioned in Tables 1 to 4: If You are in any doubt as to whether cover will apply, please contact Us.

Adventure racing	Kendo
Base jumping	Manual work of any kind
Biathlon / Triathlon	Martial arts
Big game hunting	Micro lighting
Black water rafting (unless otherwise stated)	Modern pentathlon
BMX or downhill Mountain biking / stunt /obstacle	Motorcycling either as a driver or passenger (unless otherwise stated)
Bob sleighing	Motor cycle racing
Bouldering	Motor racing
Boxing	Motor rallying
Canyoning	Mountaineering
Cave tubing	Parachuting
Caving / pot holing	Paragliding / parapenting
Climbing	Pot holing / caving
Cycle racing	Power boat racing
Cyclo cross	Powerlifting
Drag racing	Professional sports of any kind
Flying (except passengers in licensed passenger carrying aircraft)	Quad biking
Free mountaineering	River bugging
Hang gliding	Rock climbing (over 2000m)
Harness racing	Rodeo
High diving (over 5 metres)	Roller hockey
Horse jumping, Show jumping or Polo	Shark diving (in cage)
Hunting (fox / drag)	Sky diving
Jousting	Speed trials / time trials
Judo	Water ski jumping
Karate	Weight lifting
	Wrestling

General exclusions

General exclusions applying to all sections

No Section of this policy shall apply in respect of:

1. Any person who has reached the age of 66 years for Single Trip and Annual Multi-trip policies prior to the commencement of the Period of Insurance.
2. Any person practising in Winter Sports who has reached the age of 66 years prior to the commencement of the Period of Insurance.
3. Loss, damage or expense which at the time of happening is, or would, but for the existence of this policy, insured, guaranteed, warranted or otherwise covered by any other existing certificate, policy, motoring organisation, travel association/organisation such as ATOL, credit card guarantee or otherwise. If You have any other such cover or policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover.
4. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
5. Consequential losses of any nature other than as specifically provided within the terms and conditions of this policy.
6. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under the Medical Emergency & Repatriation section, the Additional Accommodation & Travelling Costs section, the Cancellation & Curtailment section or the Money, Passport & Travel Documents section).
7. Any deliberately careless or deliberately negligent act or omission by You.
8. Any claim arising or resulting from You being involved in any malicious, reckless, illegal or criminal act.
9. Needless self-exposure to peril except in an endeavour to save human life.
10. Any claim arising directly or indirectly from Your drug use (unless the drugs administration follows a doctor's prescription), Your drug or alcohol addiction or solvent abuse, You being under the influence of alcohol or drug(s) or where You are affected by any sexually transmitted disease or infection.
Note: You are not expected to avoid all alcohol during your trip however claims arising from Your consumption of any amount of alcohol that is considered to have resulted in Your impaired faculties or judgment may be declined. Your claim can also be declined where you delay or refuse to allow the treating doctor, medical facility or the police to complete any reasonable testing such as breathalyser or blood tests at Our request and/or You refuse to make the report available to Us.
11. Any claim arising directly or indirectly from Your alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgement when combined with alcohol whether such drugs are prescribed or not.
Note: Your claim can also be declined where You delay or refuse to allow the treating doctor, medical facility or the police to complete any reasonable testing such as breathalyser or blood tests at Our request and/or You refuse to make the report available to Us.
12. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
13. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
14. You engaging in any Winter Sports unless the appropriate Winter Sports extension premium required has been paid.
15. You engaging in or practising for any sporting or hazardous activity (particularly those activities specifically excluded in the Sports & Hazardous Activities section of this policy) unless specifically covered under the Sports & Hazardous Activities section of this policy and the appropriate extension premium has been paid which is clearly shown on Your Certificate. **If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply please contact Us.**
16. Participation in any organised competition involving any Special Sports and Activities or Winter Sports unless agreed by Us in writing.
17. Any claims under the optional golf cover section unless the appropriate golf extension premium required has been paid.
18. Any claims under the business cover section (if available) unless the appropriate business extension premium required has been paid.
19. You fighting except in self-defence.
20. Participation in a malicious or criminal activity (other than a minor motor vehicle speeding violation).
21. Any claim arising or resulting from a child under 18 years of age undertaking any Sport or Activity who is not properly supervised by appropriate responsible adults and using or wearing appropriate safety equipment.
22. Any claim caused by You climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
23. Any claim related to an incident that You were aware of at the time You took out this insurance and which could lead to a claim.
24. Any claims or costs caused or resulting from an event where any person or group acts for political, religious, ideological or similar purposes with the intention to influence any government or to put the public, or any section of the public, in fear, and the event leading to

27. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under the Medical Emergency & Repatriation section and the Personal Accident section.
28. You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
29. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
30. Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date or correctly operate as a result of a computer virus - except under the Medical Emergency & Repatriation section, and the Personal Accident section. Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
31. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover You will not be covered after the last day for which You have paid and Your policy may be void.
32. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by us or by anybody else (whether or not recommended by us and/or acting on our behalf) unless negligence on Our part can be demonstrated.
33. Any claim directly or indirectly relating to extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions (including volcanic ash clouds), cyclonic storms, falling objects from space (including meteorites), and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.
34. Any claim arising from civil riots or Strikes or Industrial Action of any kind (except for Strikes or Industrial Action which were not public knowledge when You booked Your Trip) whether the dates were publicly declared or not.
35. Interaction with wild animals of any kind.
36. Any Pre-existing Medical Condition.
37. Any claim arising from a Trip in, to or through the following countries: Afghanistan, Cuba, Iran, Liberia, North Korea, Sudan & Syria.
38. Any claim arising from You being exposed to the utilisation of nuclear, chemical or biological weapons of mass destruction.
39. Any claim arising from You acting in a way which goes against the advice of a Medical Practitioner.
40. This policy does not cover any liability, loss, cost or expense arising out of, resulting from, caused or contributed to any other virus or infectious disease that is declared to be an outbreak or epidemic by the World Health Organisation or any Government or ruling body of a country that the outbreak or epidemic has occurred in.
41. This policy does not cover any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the insurer to any government sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

General conditions & other information

General conditions applying to all sections

1. No cover is in force for any Pre-Existing Medical Conditions.
2. You must tell Us if You know about anything which may affect Our decision to accept Your insurance (for example, if You are planning to take part in a dangerous activity while You are on Your Trip). If You are not sure whether to tell Us, let Us know anyway.
3. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
4. You must avoid needless self-exposure to peril unless You are attempting to save human life.
5. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply.
6. You must comply in full with the terms and conditions of this policy before a claim will be paid. Please read this policy carefully, and if unsure as to what is covered or excluded, contact the Travel Helpline.
7. In the event of an emergency or any occurrence that may give rise to a claim for more than **£500** under this insurance, You must contact Us as soon as possible. You must make no admission, offer, promise or payment without Our prior consent. **Please Telephone Us first.**
8. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
9. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
10. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not to take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made.
11. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
12. In the event of a valid claim You shall allow Us the use of any relevant travel tickets You are not able to use because of the claim.
13. You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.
14. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
15. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should contact the Citizens' Advice Bureau.
16. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
17. This policy is subject to the Laws of England and Wales unless We agree otherwise. The court of England and Wales alone shall have jurisdiction in any disputes.
18. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
19. When engaging in any sport or holiday activity (whether specifically excluded in this policy or not) You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and eye protection.
20. Sports and Hazardous Activities, Winter Sports, Golf cover and Business cover are covered only if You have paid the appropriate additional premium required before departure from the UK Area.
21. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities as safe. At all times You must satisfy yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to yourself and to others.

Data protection

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 sensitive personal information; please read this section carefully as acceptance of this policy will be regarded as having read and accepted these Terms and Conditions.

Sensitive Information:

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

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

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

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

Other than the above, We do not disclose the information to anyone outside the Group except:

- Where We have Your permission
- Where required or permitted to do so by law
- To credit reference and fraud prevention agencies
- Other companies that provide a service to You or Us

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

Your Rights:

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

The Insurer

This insurance is underwritten by HCC International Insurance Company plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk

This policy is effected in England and is subject to the Laws of England and Wales.

Making a claim, useful information & contacts

Making a claim on your return

Useful 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 not allowed to board because there are too many passengers for the number of seats available or 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, depending on the length of your journey 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 baggage is damaged or lost by an EU airline, You must make a claim to the airline within seven days. If Your checked-in baggage is delayed, You must make a claim to the airline within 21 days of when You get Your baggage back.
- 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://ec.europa.eu/transport/passenger-rights/en/index.html>

Making a claim on Your return

First, check Your Certificate and the appropriate Section of Your policy to make sure that what You are claiming for is covered.

Claims forms can be obtained by calling the Claims Helpline in the Contact Information section of this policy. Please give Your name and Certificate number and as much information as possible.

All claims must be submitted within 28 days of Your return on a policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant Section of Your policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form.

In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account. Provided that payment is remitted to the bank account designated by You, We shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

Customer satisfaction

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

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

If You have not been given an answer within eight weeks We will tell You how You can take Your complaint to the Financial Ombudsman Service for review. This complaints procedure does not affect any legal right You have to take action.

Once You have received Your final response from us, and if You are still not satisfied You can contact the Financial Ombudsman Service:

The FOS address is:
Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Phone: 0800 023 4567 (free for people phoning from a "fixed line", i.e. a landline at home) or 0300 123 9123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

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

Financial Services Compensation Scheme (FSCS):

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

Further information about the scheme is available from the Financial Services Compensation Scheme at the below address or on their website: www.fscs.org.uk. 7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN and on Telephone: +44 (0)20 7892 7300 or Facsimile: +44 (0)20 7892 7301

Important information & notifications about Your policy or cover:

All correspondence will be sent to You using the email address You have given Us. You must provide a valid email address that You monitor regularly (including Your spam or Junk folders) otherwise You may not receive important information including notifications that might affect Your eligibility to make a claim.

In an emergency

You should first check that the circumstances are covered by Your policy. Having done this please contact the emergency medical assistance number below giving Your name, Certificate number, and as much information as possible. Please give Us a telephone or fax number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You MUST contact Us as soon as possible. You MUST obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

Contact information

For medical emergencies abroad
24-hour Emergency Medical Assistance

+ 44 (0) 208 865 3112

To make a claim
Travel Insurance Claims Line

01702 427 291

To make a claim under the Gadget section
Gadget Claims Line

01702 427 291

For general policy queries

Customer Services Email

0344 482 2821

customerservice@insurancerepublic.co.uk

For cancellations

Please visit Your customer account area and follow the instructions or Alternatively email us using the address above.

Please note that to ensure consistent high quality customer service calls may be recorded. Opening hours: 9am - 5pm Monday to Friday (excl. Public Holidays) unless otherwise stated.

The Issuing Agent and Administrator

This policy is issued and administered by **Insurance Republic**



Travel Assistance Card

In the event of a medical emergency telephone the number below stating that You are insured by **Insurance Republic** and quote Your policy number.

24-hour Medical Emergencies + 44 (0) 208 865 3112

IMPORTANT

Please keep this card with You when You travel. Enter Your policy number here:



enquiries@insurancerepublic.co.uk

Claims Helpline - **01702 427 291**

If overseas call **+44 (0) 1702 427 291**

Travel Assistance Card

In the event of a medical emergency telephone the number below stating that You are insured by **Insurance Republic** and quote Your policy number.

24-hour Medical Emergencies + 44 (0) 208 865 3112

IMPORTANT

Please keep this card with You when You travel. Enter Your policy number here:



enquiries@insurancerepublic.co.uk

Claims Helpline - **01702 427 291**

If overseas call **+44 (0) 1702 427 291**