

Gigasure

Travel Insurance Policy Wording:

Single Trip and Annual Multi-Trip



Contents

Important Information About Your Policy	3
Statement of Demands and Needs	4
Information You Need to Tell Us About	4
Epidemic and Pandemic Cover	5
Where You Are Covered.....	5
When You Are Covered	6
Automatic Extension of Cover.....	7
Keeping You Covered: Renewing Your Annual Multi-trip Policy	8
Cancellation of Your Policy by You	8
Cancellation of Your Policy by Us.....	9
Medical Health Information	9
Telling Us About Your Pre-Existing Medical Conditions.....	10
Pre-Existing Medical Conditions We Agree to Cover	10
If Your Pre-Existing Medical Conditions Change	11
Health Conditions We Cannot Cover.....	11
Pre-Existing Medical Conditions We Are Not Told About	11
Pre-Existing Medical Conditions of Others	12
Gigasure Assist: Emergency Assistance While You are Away	12
Conditions of Cover That Apply to Your Policy	13
What is Not Covered by Your Policy	15
Definitions	18
Summary of Policy Benefits	24
Medical Expenses and Other Key Benefits	28
Section 1: Medical Expenses	28
Section 2: Hospital Benefit.....	31
Section 3: Change in Health.....	31
Section 4: Personal Accident	33
Section 5: Personal Liability	33
Section 6: Legal Expenses	34
Section 7: Standard Sports and Activities	37
Optional Cancellation Benefits	43
Section 8: Cancellation	43
Optional Personal Belongings and Baggage Benefits	45
Section 9: Personal Belongings and Baggage.....	45
Section 10: Passport, Travel Documents and Driving Licence	47
Section 11: Personal Money.....	48
Optional Travel Disruption Benefits	49
Section 12: GigaShield Benefits	49
Section 13: Standard Travel and Baggage Delay	52
Section 14: Missed Departure and Missed Connection	53
Section 15: Cutting Short a Trip	54
Section 16: Abandoning a Trip	57
Optional Add-ons and Permanent Boosts	58
Section 17: Gadget Plus	58
Section 18: Adventure Sports and Activities	58
Section 19: Extended Travel Disruption	61

Section 20: Winter Sports and Winter Sports Plus.....	63
Section 21: Golf and Golf Plus.....	69
Section 22: Cruise	73
Section 23: Business Travel	77
How to Claim.....	81
Voluntary Excess	82
Claims Evidence	82
How to Make a Complaint.....	84
How We Will Investigate Your Complaint	84
If You Remain Unhappy.....	85
About Us and Our Services	85
Regulatory Information	85
Laws Applicable.....	86
Third Party Rights.....	86
Dual Insurance	86
Fraud.....	86
Sanctions.....	86
Travelling Against Foreign Commonwealth and Development Office and/or World Health Organisation Advice.....	87
Financial Services Compensation Scheme (FSCS).....	87
Data Protection.....	87
Useful Information.....	88

Important Information About Your Policy

The words and phrases in **bold** have the same meaning wherever they appear in the policy wording and Certificate of Insurance. **You** can find the meanings of these words in the *Definitions* section of this policy wording.

If **you** need to make a claim, **you** can use the Gigasure app or contact **us**. Details about this and the information **we** need to assess a claim are in the *How to Claim* section of this policy wording.

This policy wording contains the details what is and is not covered and the terms and conditions of the cover. These are the same for everyone who has a policy. Anything that is not stated as being covered or is specifically stated as being excluded, is not covered by this policy.

Your Certificate of Insurance contains the details which are specific to **your** policy:

- **Lead Traveller.** This is the information **you** have given **us** about the policyholder.
- **Who Else is Covered.** This is information **you** have given **us** about any other travellers covered by **your** policy.
- **Period of Insurance.** When **your** cover starts and expires.
- **Policy and Cover Information.** Details about **your** policy cover including:
 - Whether **you** have single trip or annual multi-trip cover,
 - Where **you** are covered, and
 - The **voluntary excess** and optional benefit sections **you** have chosen to add.
- **Add-ons and Permanent Boosts.** Details about any additional covers **you** have chosen to add.
- **Premium.** Details of the premium **you** have paid **us** for this policy. This includes any mid-term changes, or changes which mean the premium is higher.
- **Medical Declaration.** Details of the information **you** have given **us** about the **pre-existing medical conditions** of all **insured persons** and that **we** have agreed to cover.

The policy wording and **your** Certificate of Insurance make up the insurance contract **you** have with the insurer, SiriusPoint.

In return for **you** having paid the premium, **we** will pay for any claim **you** make which is covered by this policy that happens during the **period of insurance**.

Please check that the information in the Certificate of Insurance is correct and that the policy is right for **you**. If anything is not right or if **you** need to make any changes, please contact **us**:



The Gigasure app



customercare@gigasure.com



020 4587 2875 (local rate call)



Statement of Demands and Needs

This insurance policy meets the demands and needs of those who wish to protect themselves, their possessions and pre-booked travel arrangements whilst away from their **home** on a holiday or a journey.

Please read the Insurance Policy Information Document (IPID) and the policy terms and conditions. There are exclusions, conditions and limits which apply.

We cannot give **you** a personal recommendation for the cover **you** need or tell **you** if this product is right for **you**. **You** must decide if the product meets **your** needs.

Information You Need to Tell Us About

There is certain information that **we** need to know as it may affect the terms of the policy cover **we** can offer **you**.

You must take reasonable care to provide complete and accurate information and keep the **lead traveller** updated on any changes **we** need to know about.

When **we** accept the **lead traveller's** application for this policy, **we** will rely on the information they give. The **lead traveller** must take reasonable care to provide complete and accurate answers to the questions asked when they take out, or make changes to, or renew, the policy.

If the information provided by the **lead traveller** is not complete and accurate the extent of cover may be affected and:

- **We** may cancel **your** policy and refuse to pay any claim, or
- **We** may not pay any claim in full.

We will contact the **lead traveller** if **we**:

- Intend to cancel **your** policy; or
- Need to amend the terms of **your** policy; or
- Require **you** to pay more for **your** policy.

The **lead traveller** must inform **us** if:

- They become aware that information they have given **us** is incomplete or inaccurate; or if
- Any **insured person** develops a new **pre-existing medical condition** and/or experiences a deterioration of any **pre-existing medical condition**.

It is also important **you** check **your** most recent Certificate of Insurance as it sets out the information the **lead traveller** has given **us**. If **you** think that there is a mistake or if **you** need to make any changes, please contact **us** immediately and **we** will work with **you** to determine if this affects **your** cover.

Any changes to the policy that **we** agree will only apply from the date **we** agreed them and issued **you** with an updated Certificate of Insurance. **We** may need to vary the premium and terms for the rest of the **period of insurance** if **we** agree to the change.

Epidemic and Pandemic Cover

It is important to understand the cover **we** can provide if **you** fall **ill** or are quarantined on the orders of **your** treating **doctor** due to an **epidemic** or **pandemic**.

This cover will depend on whether the **epidemic** and/or **pandemic** is first declared:

Before the Issue Date of Your Policy

For existing **epidemics** and/or **pandemics** which were declared before the issue date of **your** policy, the below cover sections will apply:

- *Medical Expenses*
- *Hospital Benefit*
- *Cancellation*
- *Cutting a Trip Short*

After the Issue Date of Your Policy

If **your trip** has not started, **we** cannot provide any cover on **your** policy for new **epidemics** and/or **pandemics**.

If **your trip** has started, the below cover sections will apply for new **epidemics** and/or **pandemics**:

- *Medical Expenses*
- *Hospital Benefit*
- *Cutting a Trip Short*

Where You Are Covered

Your Certificate of Insurance shows the travel region where **your** policy provides cover for. This will be the travel destination or region the **lead traveller** chose when taking out **your** policy.

We can only provide cover outside of this region on **your trip** if **you** have a stopover in **your** flight or **cruise** of 24 hours or less while **you** are travelling to, or returning **home** from, **your trip** destination.

For details about travelling to a country or area where **we** cannot provide cover, services, benefits or payments under this policy that **we** otherwise would, or where they will be restricted, please see the following sections of this policy wording:

- *Sanctions*
- *Travelling Against Foreign Commonwealth and Development Office and/or World Health Organisation Advice*

Single Trip Policies

This will be the country or countries the **lead traveller** chose when taking out **your** policy.

Annual Multi-trip Policies

This will be the travel region the **lead traveller** chose when taking out **your** policy. There are five travel region choices:

1. UK. This is the UK including the Isle of Man and Channel Islands.
2. Europe excluding. This is Europe excluding Cyprus, Egypt, Greece, the Greek Islands, Malta, Spain, the Balearic Islands, the Canary Islands, Switzerland and Turkey.
3. Europe. This is Europe including Cyprus, Egypt, Greece, the Greek Islands, Malta, Spain, the Balearic Islands, the Canary Islands, Switzerland and Turkey.
4. Worldwide excluding. This is Worldwide excluding USA, Canada, Mexico and Caribbean.
5. Worldwide.

Cover for Travel in the Schengen Area

The Schengen Area is a border-free zone in Europe, allowing travellers to move freely between participating countries without border control or visa checks when crossing between member nations. Having travel insurance which covers **your** entire **trip** is a requirement if **you** are a **UK resident** and need a visa for **your** trip to the Schengen Area.

Your policy will automatically include cover for travel within the Schengen Travel Area if the **lead traveller** chose one of the below travel regions when taking out **your** policy:

- Schengen Area for single trip policies; or
- Europe, Worldwide excluding or Worldwide for annual multi-trip policies.

Should any **insured person** require medical assistance during the **period of insurance** shown on the Certificate of Insurance, cover provided will include:

- Travel in all Schengen Area countries listed below
- Emergency medical expenses and hospitalisation of more than €30,000 per traveller
- Medical repatriation (including in the event of death)

Schengen Area Countries Covered: Austria, Belgium, Bulgaria, Czech Republic, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Norway, The Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland.

When You Are Covered

Your Certificate of Insurance shows the **period of insurance**, this is when the cover starts and expires.

We are not able to cover **you** if:

- **You** buy a policy after **you** have already departed on **your trip**;
- **You** are taking a one-way **trip** where **you** have no planned return date; or
- Any part of the **trip** falls outside of the **period of insurance**.

Single Trip Policies

If **you** have a single trip policy, the issue date, start date, and expiry date and the number of days cover **you** have for **your trip** are shown on **your** Certificate of Insurance.

1. Cover for *Cancellation* and *Change in Health* begins on either the issue date of **your** policy or the date **you** book **your trip**, whichever is later. It ends when **you** leave **your home** to start **your trip** on the start date.
2. Cover under all other sections begins when **you** leave **your home** to start **your trip** on the start date. It ends on the expiry date of **your** policy or when **you** return **home** at the end of **your trip**, whichever is earlier.

Annual Multi-trip Policies

Your Certificate of Insurance shows the start date, expiry date and the maximum **trip** duration **you** have for each **trip you** take. Cover is for all **trips** that start and finish between the start date and expiry date of **your** policy.

1. Cover for *Cancellation* and *Change in Health* begins on either the start date of **your** policy or when **you** book **your trip**, whichever is later. It ends when **you** leave **your home** to start **your trip**.
2. Cover under all other sections begins when **you** leave **your home** to start **your trip**. It ends when either:
 - a. **You** return **home** at the end of **your trip**;
 - b. The maximum **trip** duration is exceeded; or
 - c. **Your** policy expires,

The total number of days **we** can cover **you** in each **period of insurance** for:

- **Trips abroad** is 183 days.
- **Winter sports trips** is 21 days (if the **lead traveller** chose to add this cover to **your** policy).

We will cover **trips** booked during one **period of insurance** but not taking place until the next **period of insurance** if **your** policy is renewed without a gap in cover.

If **your** policy renews without a gap in cover while **you** are on a **trip**, **you** will continue to be covered for that **trip** as long as the total duration of the **trip** does not exceed the maximum **trip** duration shown on **your** latest Certificate of Insurance. The cover provided will be based on the terms of the policy in effect at the time of the event that resulted in a claim.

Automatic Extension of Cover

If **you** are unable to return **home** before **your period of insurance** expires due to the following reasons outside of **your** control:

- **Your injury, illness** or compulsory quarantine on the orders of a treating **doctor**;
- A vehicle that **you** are travelling in breaking down, or **your public transport** in which **you** are travelling as a ticket holding passenger is cancelled or delayed; or
- The reasons set out in *Extended Travel Disruption* if the **lead traveller** has chosen to add this optional cover to **your** policy.

Your policy will remain in force without additional premium for up to 30 days or until **you** are able to reasonably return **home**, if earlier. **We** may extend this period further on request where it is reasonable for **us** to do so.

Keeping You Covered: Renewing Your Annual Multi-trip Policy

We will contact the **lead traveller** by email and in the Gigasure app before the expiry date of **your** policy with a renewal invite. This will tell the **lead traveller** what the renewal premium is, any changes to the cover and what they need to do to renew **your** policy.

We may offer to renew **your** policy automatically using the payment details that have already been provided by the **lead traveller**. However, if **you**:

- Do not want to renew; or
- Want to change **your** automatic renewal preferences

The **lead traveller** can tell **us** through the Gigasure app or contact **us** any time before the policy expires. If **we** do not hear from the **lead traveller**, **we** will try to take payment on the renewal date and give them **your** renewal details. If **we** are not able to take payment, the policy will expire. **We** will tell the **lead traveller** what has happened and what they need to do if **you** still want to renew the policy.

If **we** cannot offer automatic renewal or the **lead traveller** chooses not to have automatic renewal, the policy will end when the **period of insurance** ends. **You** will no longer be insured with **us** unless the **lead traveller** contacts **us**.

If, for any reason, **we** do not invite renewal, **we** will contact the **lead traveller** by email and in the Gigasure App to let them know.

Cancellation of Your Policy by You

If this policy cover is not right for **you** the **lead traveller** can cancel it at any time by contacting **us**.

If **you** have already departed on or taken a **trip**, made a claim or are planning to make a claim there will be no refund of premium due.

Any refund of premium that may be due will depend how long after taking out, or renewing, **your** policy it is cancelled.

Single Trip Policies

If the **lead traveller** contacts **us** to cancel **your** policy:

1. Within 14 days of taking it out and receiving the policy **documents**, they will receive a full refund of any premium paid provided **you** have not travelled and are not making or planning to claim; or
2. More than 14 days after taking it out and receiving the policy **documents**, no refund of premium will be due.

If **your trip** is cancelled or **you** choose to cancel **your trip** due to a change of Foreign, Commonwealth and Development Office advice and **you** have not already made a claim or are not planning to make a claim, the **lead traveller** can cancel **your** policy and **we** will give a full refund of premium.

Annual Multi-trip Policies

If the **lead traveller** contacts **us** to cancel **your** policy:

1. Within 14 days of it starting or renewing and receiving the policy documents, they will receive a full refund of any premium paid provided **you** have not travelled and are not making or planning to claim; or
2. More than 14 days after it starting or renewing, no refund of premium will be due.

We may under certain circumstances, like those explained in *Change in Health*, offer a refund of premium if **your** policy is being cancelled because **we** are no longer able to offer cover.

Cancellation of Your Policy by Us

We can cancel the policy immediately if:

- **You** do not follow the terms and conditions of the policy;
- **We** are told of a change to the policy which means **we** are not able to continue cover;
- **You** do not reply when **we** ask for more information or documents;
- **We** have been given incorrect information and **you** did not clarify this when **we** ask **you** to;
- **You** commit fraud; and/or
- **You** use threatening or abusive behaviour or language. This includes intimidation or bullying of **our** staff or suppliers, by **you** or anyone who represents **you**.

If **we** cancel **your** policy, there will be no refund of premiums paid and **we** will write to the **lead traveller** on email to tell them.

Medical Health Information

It is important to know that this policy does not automatically provide cover for **pre-existing medical conditions**.

We are only able to provide cover for **pre-existing medical conditions** that **we** are told about and that **we** agree to cover in writing. **You** will be able to see any **pre-existing medical conditions** which **we** have agreed to cover in the *Medical Declaration* section of **your** Certificate of Insurance.

Telling Us About Your Pre-Existing Medical Conditions

We must be told about any **pre-existing medical conditions** **you** are, or become, aware of when taking out **your** policy and before:

- Paying the balance of or any instalments for **your trip**
- **You** depart on **your trip**
- Booking a new **trip**
- **Your** policy renews (if **you** have an annual multi-trip policy)

When the **lead traveller** took out **your** policy, **we** asked them if any **insured person** has any **pre-existing medical conditions**. If the **lead traveller** said:

1. **No**. This means that that **your** policy does not cover any **pre-existing medical conditions**.
2. **Yes**. **We** then also asked the **lead traveller** some *Quick Questions about Health*. **You** can see the questions and the answers they gave in the *Medical Declaration* section of **your** Certificate of Insurance.

The **lead traveller** must disclose all **pre-existing medical conditions** that **we** have asked about. **You** and the **lead traveller** cannot choose to disclose some but not others.

We may ask **you** to provide a letter from your **doctor** confirming details of **your pre-existing medical condition(s)** and that **you** are **fit to travel**.

Pre-Existing Medical Conditions We Agree to Cover

Any **pre-existing medical conditions** which **we** are told about and **we** agree to cover in writing can be seen in the *Medical Declaration* section of **your** Certificate of Insurance.

We cannot provide cover for any **pre-existing medical conditions** which **we** are not told about and that are not listed in the *Medical Declaration* section of **your** Certificate of Insurance.

Annual Multi-trip Policies

If **you** have an annual multi-trip policy, **we** will add any **pre-existing medical conditions** that **we** are told about and **we** agree to cover to **your** renewal invite.

The **lead traveller** will need to review details of these **pre-existing medical conditions** and contact **us** if they need to let **us** know of any changes. **Your** renewal invite will include details of the ways that the **lead traveller** can do this.

If **we** are unable to or choose not to offer **you** a renewal invite, **we** will contact the **lead traveller** by email and in the Gigasure app to let them know.

Our medical risk assessment system and outcomes are updated frequently, so **you** may find that outcomes vary from one **period of insurance** to the next.

If Your Pre-Existing Medical Conditions Change

The **lead traveller** must let **us** know before **you**:

- Pay the balance of or any instalments for **your trip**;
- Depart on **your trip**;
- Book a new **trip**; or
- Renew **your** policy (if **you** have an annual multi-trip policy).

If **you** develop a new **pre-existing medical condition** and/or experience a deterioration of any **pre-existing medical condition**.

We will work with the **lead traveller** to determine if this change will affect **your** policy. Depending on the details of the change in **your pre-existing medical conditions**, **we** may be able to offer cover for **your pre-existing medical conditions** and will let the **lead traveller** know if any additional premium becomes due.

If **we** are not able to cover **your pre-existing medical conditions** or **you** do not want to pay any additional premiums, the **lead traveller** will be able to:

1. Cancel **your** policy. **We** will make a pro-rata refund of premium provided **you** have not travelled and are not making or planning to claim;
2. Make a claim under *Cancellation* if **you** have not yet travelled, are not **fit to travel** and the **lead traveller** has chosen to add this cover to **your** policy; or
3. Make a claim under *Change of Health* if **you** remain **fit to travel**. Please see this section of the policy wording for details.

Health Conditions We Cannot Cover

We will not cover any **trip** if **your** health is significantly worse than **we** have been told and/or if **you** are:

1. Not **fit to travel**.
2. Travelling against the advice of a **doctor**.
3. Travelling to receive medical treatment or know that medical treatment or consultation will be needed during the **trip**.
4. Have been diagnosed with a terminal condition.
5. On a waiting list for treatment or investigation of, waiting for the results of any treatment or investigation of, or have refused to seek treatment of investigation of something for which **you** have been experiencing symptoms of.

Pre-Existing Medical Conditions We Are Not Told About

We can reject any claim which is in any way connected with a **pre-existing medical condition** that **we** were not told about. Please carefully review the *If Your Pre-Existing Medical Conditions Change* section.

Pre-Existing Medical Conditions of Others

We will not pay for any claim related to the **illness, injury**, or other **pre-existing medical conditions** of any **close relative**, business associate, **travel companion** or person **you** are planning to stay with during **your trip**, that **you** were aware, or should reasonably have been aware of, when taking out or renewing **your** policy or booking a **trip**, whichever is later.

Gigasure Assist: Emergency Assistance While You are Away

If **you** need help in a medical emergency, please contact **our** 24-hour emergency assistance help line:



+44 (0) 20 4587 2875



gigasure.assist@gigasure.com

Gigasure Assist will ensure that medical emergency services are made available to **you** based on medical necessity depending on **your** state of health.

Please:

- Remember this is not a private health insurance;
- Be wary of excessive treatment or charges; and
- Be aware that all medical expenses and costs over £500 (or the local equivalent) must have the prior agreement of **Gigasure Assist**.

If **you** need simple outpatient treatment of the sort **you** can pay for locally, **you** can make **your** claim once **you** return home (**you** must provide valid receipts or invoices). If **you** are in any doubt **you** can call **Gigasure Assist** for help and advice.

As well as emergency medical assistance, **Gigasure Assist** can also help arrange access to these services:

- Cash transfer advice. If **you** need **money** to pay for travel or accommodation because of theft, loss, **illness** or **injury**, **we** will advise **you** on the process **you** must follow to get **money**.
- Consular and embassy referral. Where possible, **we** will give **you** the details of the representative of the relevant consulate or embassy. For example, if **you** have lost **your** passport, driving licence or travel documents.
- Emergency travel and accommodation arrangements. Where possible, **we** will help **you** to arrange emergency alternative transportation and accommodation.
- Sending urgent messages. **We** will help **you** to send urgent personal messages or get messages to **you** if **you** experience travel delay or suffer from **illness** or **injury**.

- When **you** contact **us**, **you** will need to tell **us your** name, **your** policy number and **your** contact details so **we** can keep in touch. Please try to have these and other useful information to hand.

Conditions of Cover That Apply to Your Policy

These conditions apply to all sections of the policy cover.



Conditions of Cover That Apply to Your Policy

1. **You** must:
 - a. Be a **UK resident**;
 - b. With **your** main **home** in the **UK**;
 - c. Have been in the **UK** when this policy was taken out; and
 - d. Be registered with a **doctor** in the **UK**.
2. **We** can only provide cover for **children** who are **insured persons** if they are:
 - a. Travelling with an **insured person** who is 18 or over; or
 - b. Travelling with the permission of their parent or legal guardian:
 - On an organised school or college **trip**, an educational, vocational study or cultural exchange **trip**, or to undertake conservation or charity work on a voluntary basis that is covered under *Standard Sports and Activities*; or
 - With a responsible adult on a leisure **trip**.
3. When taking out, making changes, or renewing the policy the **lead traveller** must provide complete and accurate answers to the questions asked. If the information provided is not complete and accurate the extent of cover may be affected and **your** claim may not be paid. Please see *Information You Need to Tell Us About* for more details.
4. When taking out, making changes, or renewing the policy on behalf of another **insured person**, the **lead traveller** must:
 - a. Have their permission;
 - b. Be fully aware of their medical history; and
 - c. Keep **you** informed and up to date about **your** policy.
5. When **you** start **your trip**, **you**:
 - a. Must be **fit to travel**;
 - b. Not travel against medical advice; and
 - c. Have sought medical advice if **you** have any health concerns affecting **your** fitness to travel.
6. **Your trip** must meet the definition of a:
 - a. **Trip**; or
 - b. **Business trip** if the **lead traveller** chose to add *Business Travel* to **your** policy.
7. When on a **trip**, **you** must:
 - a. Comply with any requirements of **your public transport** in its agreement to provide a service.
 - b. Do all **you** can to prevent and reduce any costs, damage, **injury**, **illness** or loss.

8. **You** or anyone representing **you** must:
 - a. Tell **us** about any incidents of loss, damage, **injury, illness**, redundancy or liability as soon as possible, whether or not they give rise to a claim.
 - b. Give **us** all the information and help **we** may need at **your** own expense.
 - c. Supply **your doctor's** name and contact details to enable **us** to access **your** medical records if **you** make a medical claim and **we** ask for this. This will help **us** and the **doctor** treating **you** to provide the most appropriate assistance and assess whether cover applies. If **you** do not agree to provide this when requested **we** will not deal with **your** claim.
 - d. If **we** ask, give permission to be medically examined by a **doctor**, which **we** will pay for if there is a claim for **injury** or **illness**. In the event of death, **we** may request a post-mortem examination.
9. **We** will:
 - a. Decide how to settle or defend a claim and may carry out proceedings in the name of any **insured person**, including proceedings for recovering any claim payments.
 - b. Require **you** to pay **us** back any amount **we** have paid, if **we** make a payment before cover is confirmed and **we** later determine that cover does not exist on **your** policy.
 - c. Be entitled to ask for a contribution from any other insurer(s) towards any claim payments if **you** have another insurance which also covers the same claim. **You** must provide **us** with any help that **we** need to obtain this.
10. When there is a claim for:
 - a. *Personal Belongings and Baggage;*
 - b. *Gadget Plus;*
 - c. *20A: Hired Winter Sports Equipment ;*
 - d. *20F: Own Winter Sports Equipment;*
 - e. *21A: Hired Golf Equipment; and/or*
 - f. *21D: Own Golf Equipment.*

Any payment will be based on what the cost of a new equivalent replacement item would cost, less a deduction based on age, wear and tear and loss of value at the time the item was lost or damaged. The below table sets out the deduction **we** will make:

Type of Item	Age of Item					
	0 to 6 Months	6 to 12 Months	1 to 2 Years	2 to 3 Years	3 to 4 Years	Over 4 Years
Baggage (except for Toiletries, Make-up and Perfumes)	10%	20%	30%	40%	50%	60%
Toiletries, Make-up and Perfumes	20%	40%	60%	80%	100%	100%
Valuables (except for Precious Jewellery)	10%	15%	25%	35%	45%	55%
Precious Jewellery	0%	10%	20%	20%	20%	20%

Mobile Phones, Smartphones, Tablets and iPads	0%	20%	40%	60%	75%	85%
All Other Gadgets	0%	20%	30%	45%	60%	80%
Winter Sports Equipment, Golf Equipment and Other Sports Equipment	0%	10%	30%	50%	70%	80%

What is Not Covered by Your Policy

These exclusions apply to all sections of the policy cover.

What is Not Covered by Your Policy

We will not cover **you** for any claim which results from or in connection with the following:

1. Sections of cover which are not part **your** policy. Details of **your** policy and the covers the **lead traveller** chose when taking out the policy are shown on **your** Certificate of Insurance.
2. A known event including any events announced in the **UK** on television, radio, newspapers, social media or any similar medium, or circumstances known to **you** at the issue date of **your** policy or at the time of booking a **trip**, whichever is later.
3. Travelling against the advice of a **doctor** or **Gigasure Assist**.
4. Any **trip** where **you** usually require a carer to assist with activities of daily living, but do not travel with a carer who does not require a carer themselves and who is able to provide **you** with an appropriate level of care throughout the duration of **your trip**.
5. A one-way journey or any part of a **trip** that happens outside of the **period of insurance**.
6. A **winter sports trip, cruise or business trip** unless the **lead traveller** chose to add this cover to **your** policy.
7. **Your** participation in or practice of any:
 - Sport or activity except for those listed as covered in *Standard Sports and Activities*.
 - Adventure sport or activity except for those listed as covered in *Adventure Sports and Activities* if the **lead traveller** chose to add this cover to **your** policy.
 - **Winter sport** except for those listed as covered in *Winter Sports and Winter Sports Plus* if the **lead traveller** chose to add this cover to **your** policy.
9. **Manual work** of any kind, except conservation or charity work on a voluntary basis that is covered under *Standard Sports and Activities*.
10. Professional entertaining or professional sports.
11. **Your** duties as a member of any armed forces or territorial army, except for the cover provided in *Cancellation and Cutting a Trip Short*.

12. **Normal pregnancy or childbirth**, without any accompanying **injury, illness, disease or complications of pregnancy or childbirth**.
13. **Your:**
 - Not having the vaccinations **you** need or have been advised to have by the **UK NHS** or the relevant authorities in **your** destination country;
 - Not having the recommended preventative treatment (e.g. taking a course of malaria tablets)unless **you** were medically unable to have these vaccinations or preventative treatment as evidenced by **your** medical records).
14. **Your** deliberately not taking the prescribed medication or recommended treatment for any **pre-existing medical condition or illness or injury**.
15. The cost of medical or surgical treatment of any kind received by an **insured person** later than 52 weeks from the date of the **accident** or commencement of the **illness**.
16. **Your** wilful or self-inflicted **injury or illness**, suicide or attempted suicide.
17. **Your** substance abuse, drug abuse (whether over the counter, prescription or otherwise) and/or ingestion of any illegal drugs or substances.
18. **You** drinking too much alcohol which is evidenced by:
 - A **doctor** stating that **your** alcohol consumption has caused or actively contributed to **your injury or illness**;
 - The results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately four pints of beer or four 175ml glasses of wine;
 - The witness report of a third party which has advised that **you** have notably impaired faculties and/or judgement; and/or
 - **Your** own admission and/or by the description of events **you** have described on the claim form.
19. **Your** alcohol abuse or alcohol dependency which is evidenced by:
 - **Your** medical records or the opinion of **your doctor**; and/or
 - The opinion of an independent **doctor**This exclusion does not apply where **your** claim relates directly to a **pre-existing medical condition you** have declared to **us**, if **we** have accepted the condition in writing and **you** have paid the appropriate additional premium, provided that **you** have not been consuming alcohol against the advice of **your doctor**.
20. **Epidemic** and/or **pandemic** except where cover is specifically stated as being provided under this policy.
21. **Your** unlawful action or any criminal proceedings made against **you** under the authority of the customs and/or government of any country.
22. Unless in an attempt to save human life or **your** life is in danger, **your:**
 - Climbing, jumping, moving from one balcony to another;
 - Climbing, jumping or moving from any external part of a building to another (except during the normal course of using the stairs, lifts or usual access points);
 - Jumping or diving from piers, walls or rocks, including tombstoning and shore jumping, or climbing on top of or jumping from a vehicle; or

- Other deliberate action which puts **you** at risk of death, **injury, illness** or disability.
23. Any tour operator, travel agent, accommodation provider, **public transport** or other service provider becoming insolvent and being unable or unwilling to carry out their duty to **you**.
 24. Payments **you** would normally have made during **your trip** or which do not fall within the events covered by **your** policy.
 25. Currency exchanges or fluctuations.
 26. Any loss that is not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following an **injury** or **illness** happening while on a **trip**.
 27. Loss or damage more specifically insured by another policy.
 28. Any costs incurred by **you**:
 - Which **you** can recover from your accommodation provider, **public transport** or other service provider; and/or
 - Because **you** have refused a reasonable alternative from **your** accommodation provider, **public transport** or other service provider.
 29. Travel, accommodation, excursion or other costs of any person who is not an **insured person**, regardless of whether **you** have paid those costs on their behalf.
 30. Any costs paid for using reward scheme points or similar, timeshare, holiday property bond or similar points scheme (including any exchange fees, property maintenance expenses or fees).
 31. War or hostilities, civil unrest or any similar event.
 32. Cyber terrorism (which is the actual use, or threat of use, of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure).
 33. Terrorism, (meaning an act, including but not limited to the use or planned use of force or violence and/or the threat of any person or group of persons, whether they are acting alone or on behalf of, or in connection with, any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or the public, or to put any section of the public in fear). This exclusion does not apply to:
 - *Medical Expenses;*
 - *Personal Accident;* or
 - *Extended Travel Disruption*
 unless nuclear, chemical or biological weapons, devices or agents are used.
 34. Ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment.
 35. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Definitions

The words and phrases in the table have the same meaning wherever they appear in the policy wording. They are in **bold**.

Word	Meaning
Accident / Accidental/ Accidentally	An event that is sudden and unexpected, which is caused by external and visible means at a time that can be identified.
Abroad	Any country outside the UK .
Business Trip	Any trip where the main purpose of the trip is to engage in clerical or non-manual business.
Baggage	Personal items including: <ul style="list-style-type: none"> • Bags, backpacks, suitcases and luggage • Pushchairs, travel cots, pop-up playpens and children's car seats • Non-motorised wheelchairs, walking frames, walking sticks and crutches • Clothing and personal accessories • Toiletries, make-up and perfumes
Children/Child	Your and your partner's : <ul style="list-style-type: none"> • Children, step-children and fostered or adopted children • Grandchildren, step-grandchildren and fostered or adopted grandchildren <p>Provided that they are:</p> <ul style="list-style-type: none"> • Under 18 years old on the date cover starts; • Dependent on you or your partner (or in the case of grandchildren dependent on you or your partner or their parent(s)); and • Not married or living with their partner.
Claims Handler	All claims will be handled by International Medical Group Limited (IMG), Company No 04163178. Its registered office address is 254 Upper Shoreham Road, Shoreham by Sea, West Sussex, BN43 6BF. IMG is authorised and regulated by the Financial Conduct Authority (FCA), Register No. 311496.
Close Relative	Your : <ul style="list-style-type: none"> • Partner • Children • Parents, parents-in-law, step-parents or legal guardian • Grandparent • Sibling, half-sibling or step-sibling • Fiancée

Word	Meaning
	<ul style="list-style-type: none"> • Aunt, uncle, cousin, nephew or niece
Complications of pregnancy or childbirth	<p>The following complications of pregnancy as certified by a doctor:</p> <ul style="list-style-type: none"> • Toxaemia; • Gestational hypertension; • Pre-eclampsia; • Ectopic pregnancy; • Hydatidiform mole (molar pregnancy); • Hyperemesis gravidarum; • Ante partum haemorrhage; • Placental abruption; • Placenta praevia; • Post-partum haemorrhage; • Retained placenta membrane; • Miscarriage; • Stillbirths; • Medically necessary emergency caesarean sections • Medically necessary termination; • Premature birth or threatened early labour more than 8 weeks (or 16 weeks in the case of multiple pregnancy) prior to the expected delivery date.
Cruise	A trip on a passenger carrying liner, ship or river cruiser on a voyage that includes two or more nights accommodation.
Doctor	A qualified and registered medical practitioner who is a practising member of their medical profession, not related to you or your travel companion .
Epidemic	A disease classified as being an epidemic by the World Health Organization (WHO) or an official government authority in your home country, your trip destination or any region or area you are travelling in, or through, during your trip .
Fit to Travel	<p>When considering:</p> <ul style="list-style-type: none"> • Your general state of health; and • Any pre-existing medical conditions. <p>You and your doctor (if consulted) would reasonably expect that you would be well enough to complete your trip without requiring medical assistance or treatment, taking into account:</p> <ul style="list-style-type: none"> • Where you are going; • How long you will be there; • Any sports or activities you will take part in; and • The method of travel being used.

Word	Meaning
Gadgets	Electronic devices and their accessories including, but not limited to: <ul style="list-style-type: none"> • Mobile and smart phones, Tablets and iPads, PCs, laptops, notebooks and computerised equipment, Smartwatches and wearable activity trackers • Satellite navigation equipment, GPS devices, Cameras and video/recording equipment, Video game consoles, handheld video game consoles, video games and equipment, Headphones and Storage Media
Gigasure Assist	All emergency assistance services will be handled by International Medical Group Limited (IMG), Company No 04163178. Its registered office address is 254 Upper Shoreham Road, Shoreham by Sea, West Sussex, BN43 6BF. IMG is authorised and regulated by the Financial Conduct Authority (FCA), Register No. 311496.
Golf Equipment	Specialist equipment or clothing required to participate in golf: <ul style="list-style-type: none"> • Clubs • Bags • Trolleys • Balls • Any other specialist golf equipment or clothing
Home	Your normal place of residence in the UK .
Illness / Ill	Sudden and unforeseen change in health, sickness or disease (including complications of pregnancy or childbirth) as certified by a doctor .
Injury/Injured	Bodily injury sustained in an accident directly and independently of all other causes.
Lead Traveller	The policyholder who is named as lead traveller on the Certificate of Insurance.
Loss of Limb(s)	Loss by physical separation at or above the wrist or ankle joint or permanent total functional disablement of an entire hand, arm, foot or leg.
Loss of Sight	Complete and irrecoverable loss of sight in both eyes if registered as blind on the authority of a fully qualified ophthalmic specialist; or in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.
Manual Work	Physical work or work involving the use or operation of mechanical or non-mechanical machinery or equipment.
Money	Monetary items including, but not limited to:

Word	Meaning
	<ul style="list-style-type: none"> • Cash, bank notes and coins (including foreign currency) • Postal or money orders and travellers' cheques • Non-refundable pre-paid cards, coupons or vouchers • Pre-booked and non-refundable travel, event, admission and entertainment tickets
Normal Pregnancy or Childbirth	Means pregnancy or childbirth without any complications of pregnancy or childbirth .
Pandemic	An epidemic classified as being pandemic by the World Health Organization (WHO) or an official government authority in your home country, your trip destination or any region or area you are travelling in, or through, during your trip .
Partner	Your spouse or civil partner, or the person who you live with in a marriage-like relationship.
Period of Insurance	The time period when cover under the policy starts and expires. The Certificate of Insurance shows the period of insurance. Please see the <i>When You Are Covered</i> section of this policy wording for details.
Permanent Total Disablement	A permanent and total disablement which means you cannot do any kind of paid work.
Pre-Existing Medical Condition	Any illness, injury , disease or condition for which in the last two years you : <ul style="list-style-type: none"> • Have been prescribed any medication; • Received treatment or advice from or had a consultation with, a doctor, consultant, nurse, paramedic, pharmacist or other medical professional; or • Have needed the assistance of a carer with normal daily living.
Property Irregularity Report (PIR)	The document provided to you by your public transport at your arrival airport when your checked baggage is lost, delayed or damaged and you report it to them. This will include a 10-character File Reference Number (luggage tracking number).
Public Transport	Any vehicle operated by a company or under an individual licence to carry passengers for hire, including but not limited to: <ul style="list-style-type: none"> • Aircrafts • Buses and coaches • Ferries, hovercrafts, hydrofoils, ships and other sea vessels • Trains, trams or underground trains

Word	Meaning
Resident	A person whose main home is in the UK and who has lived in the UK for at least 6 months prior to the policy being taken out.
Sports Equipment	Specialist equipment or clothing required to participate in a sport or activity: <ul style="list-style-type: none"> • Winter sports equipment • Golf equipment • Balls and pucks • Racquets, clubs and sticks • Safety helmets and headwear • Specialist footwear • Pedal cycles • Angling or fishing equipment • Scuba and diving equipment • Any other specialist sports equipment or clothing
Suitably Qualified Person	The suitably qualified person appointed by the claims handler , or by you (as allowed in <i>Conditions That Apply to Legal Expenses Cover</i> point 2) to assess and handle your legal expenses claim. For any policies issued by us , any suitably qualified person that the claims handler appoints will only handle legal expenses claims.
Travel Companion	Any person or people travelling with you on your trip.
Trip	A holiday or journey which is a round trip, starting from when you leave your home and which ends on your return to your home . A trip is either: <ul style="list-style-type: none"> • Travel within the UK, where it must include two or more consecutive nights' stay in accommodation which has been booked prior to departure (includes a pre-booked tent or caravan pitch); or • Travel abroad, to and from the geographical region or country stated in your Certificate of Insurance. Each trip must not exceed the number of days shown in your Certificate of Insurance and must start and end during the period of insurance. Please also see <i>When You Are Covered</i>.
Unattended	Where you are not in full view or in a position to prevent unauthorised taking or interference with your baggage, gadgets, money, valuables, winter sports equipment, golf equipment and/or business equipment unless it is in a locked room, safe, locked vehicle in its locked boot or its locked luggage space (at the back of the vehicle) which is under a fitted top cover and out of view.

Word	Meaning
UK / United Kingdom	England, Scotland, Wales and Northern Ireland.
Usual, Reasonable and Customary	<p>Means the most common charge for similar services, medicines or supplies within the area in which the charge is incurred, so long as those charges are reasonable. We will determine what usual, reasonable and customary charges are, and in doing so may consider one or more of the following factors:</p> <ul style="list-style-type: none"> • The level of skill, extent of training, and experience required to perform the procedure or service; • The length of time required to perform the procedure or services as compared to the length of time required to perform other similar services; • The severity or nature of the illness or bodily injury being treated; • The amount charged for the same or comparable services, medicines or supplies in the locality; • The amount charged for the same or comparable services, medicines or supplies in other parts of the country; • The cost to the medical provider of providing the service, medicine or supply; • Such other factors as we, in the reasonable exercise of discretion, determine are appropriate.
Valuables	<ul style="list-style-type: none"> • Watches (except for smart watches) • Furs and leather goods • Glasses, spectacles and sunglasses • Musical instruments • Telescopes and binoculars • Non-precious jewellery • Precious jewellery (items made of or containing precious/semi-precious metals or stones)
Voluntary Excess	The amount shown on your Certificate of Insurance that you need to pay towards a claim.
We / Us / Our	Gigasure Services Limited trading as Gigasure.com on behalf of SiriusPoint International Insurance Corporation (the insurer of this policy as shown on your Certificate of Insurance), and any appointed assistance company (Gigasure Assist), claims handler or servicer provider.
Winter Sports	The winter sports detailed in <i>Winter Sports and Winter Sports Plus</i> .
Winter Sports Trip	Any trip where the main purpose of the trip is to engage in Winter Sports .

Word	Meaning
Winter Sports Equipment	Specialist equipment or clothing required to participate in winter sports : <ul style="list-style-type: none"> • Skis, monoskis and skiblades • Snowboards, snowblades and air boards • Poles • Ice skates • Snow shoes • Bindings • Safety helmets • Boots and specialist footwear • Clothing and protective items • Any other specialist winter sports equipment or clothing
You/ Your / Yours / Insured Person	The lead traveller and each additional traveller named on the Certificate of Insurance who is travelling on a trip .

Summary of Policy Benefits

When taking out **your** policy the **lead traveller** was able to select from the different cover plans and benefits **we** have available. They were also able to personalise **your** policy by:

1. Including or removing:
 - a. *Optional Cancellation Benefits;*
 - b. *Optional Personal Belongings and Baggage Benefits;* and/or
 - c. *Optional Travel Disruption Benefits.*
2. Selecting a **voluntary excess**.
3. Choosing Add-ons and Permanent Boosts.

Your Certificate of Insurance shows details of the cover the **lead traveller** has chosen for **your** policy. If **you** have:

- A single trip policy, the cover **we** provide will be up to the limits shown on **your** Certificate of Insurance for each **insured person**.
- An annual multi-trip policy, the cover **we** provide will be up to the limits shown on **your** Certificate of Insurance for each **insured person** for each **trip**.

The following table shows a summary of the cover plans and benefits the **lead traveller** chose from when taking out **your** policy. No **voluntary excess** applies to covers marked with an *.

Summary of Policy Benefits			
Section of Cover	Core	Pro	Max
Medical Expenses and Other Key Benefits			
Section 1: Medical Expenses			

Summary of Policy Benefits

1A: Trips Abroad	£10,000,000	£15,000,000	£20,000,000
1B: Trips within the UK	£10,000	£10,000	£20,000
Funeral costs abroad or repatriation of remains	Reasonable Costs	Reasonable Costs	Reasonable Costs
Dental treatment	£500	£500	£1,000
Search and recovery	£5,000	£5,000	£10,000
Section 2: Hospital Benefit			
Per full day*	£30 per day, up to £2,000	£40 per day, up to £2,500	£50 per day, up to £3,500
Section 3: Change in Health			
Section limit	£1,000	£2,500	£5,000
Section 4: Personal Accident			
Death (under 18)*	£7,500	£10,000	£12,500
Death (18 and over)*	£15,000	£25,000	£35,000
Loss of limb or sight (under 70)*	£15,000	£25,000	£35,000
Loss of limb or sight (70 and over)*	£7,500	£12,500	£17,500
Permanent total disability (under 70)*	£15,000	£25,000	£35,000
Permanent total disability (70 and over)*	£7,500	£12,500	£17,500
Section 5: Personal Liability			
Section limit	£2,000,000	£2,000,000	£2,000,000
Section 6: Legal Expenses			
Section limit	£25,000	£35,000	£50,000
Section 7: Standard Sports and Activities			
Cover for over 160 sports and activities	Included	Included	Included
Optional Cancellation Benefits			
Section 8: Cancellation			
Travel and accommodation	£1,000	£2,500	£5,000
Excursions	£50	£100	£200
Optional Personal Belongings and Baggage Benefits			
Section 9: Personal Belongings and Baggage			
Section limit	£1,000	£2,000	£3,000
Single item limit	£150	£300	£500
Valuables limit	£150	£300	£500
Gadget limit	£150	£300	£500
Section 10: Passport, Travel Documents and Driving Licence			
Section limit	£250	£500	£1,000
Section 11: Personal Money			
Section limit	£250	£500	£1,000
Cash limit (under 18)	£50	£100	£200

Summary of Policy Benefits

Cash limit (18 and over)	£200	£300	£500
Optional Travel Disruption Benefits			
Section 12: GigaShield Benefits			
12A: Gigashield Flight Delay after 3hr*	VIP Lounge Access or £25	VIP Lounge Access or £25	VIP Lounge Access or £25
12B: Airport Baggage Delay*	£50	£50	£50
Section 13: Standard Travel and Baggage Delay			
Public transport delay after 12hr*	£25 per 12hr, up to £500	£30 per 12hr, up to £750	£50 per 12 hr, up to £1,200
Baggage delay per full day*	£75 per day, up to £150	£125 per day, up to £250	£150 per day, up to £300
Section 14: Missed Departure and Missed Connection			
Missed departure	£250	£500	£1,000
Missed connection	£250	£500	£1,000
Section 15: Cutting Short a Trip			
Section limit	£1,000	£2,500	£5,000
Section 16: Abandoning a Trip			
Section limit	£1,000	£2,500	£5,000
Optional Add-ons and Boosts			
Section 17: Gadget Plus (available when 'Personal Belongings and Baggage Benefits' is included)			
Gadget limit in 'Section 9: Personal Belongings and Baggage' increased to	£1,000	£1,500	£2,000
Single item limit in 'Section 9: Personal Belongings and Baggage', for gadgets only, is increased to	£1,000	£1,000	£1,000
Section 18: Adventure Sports and Activities			
Cover for adventure sports and activities	As Listed	As Listed	As Listed
Section 19: Extended Travel Disruption			
Cutting short a trip	£1,000	£2,500	£5,000
Abandoning a trip	£1,000	£2,500	£5,000
Additional transport and accommodation	£500	£750	£1,000
Extended stay additional costs*	£50 per day, up to £500	£75 per day, up to £750	£100 per day, up to £1,000
Section 20: Winter Sports and Winter Sports Plus			
20A: Hired Winter Sports Equipment	£200	£350	£500
20B: Avalanche*	£15 per day, up to £150	£25 per day, up to £250	£30 per day, up to £300

Summary of Policy Benefits

20C: Piste Closure*	£15 per day, up to £150	£25 per day, up to £250	£30 per day, up to £300
20D: Winter Sports Activity Pack and Ski Pack	£150	£250	£300
20E: Ski and Lift Passes	£100	£150	£250
Additional Winter Sports Plus Benefits (<i>applies when 'Personal Belongings and Baggage Benefits' is included</i>)			
20F: Own Winter Sports Equipment	£500	£750	£1,000
20G: Hire of Winter Sports Equipment*	£15 per day, up to £150	£25 per day, up to £250	£30 per day, up to £300
Section 21: Golf and Golf Plus			
21A: Hired Golf Equipment	£200	£350	£500
21B: Loss of Green Fees*	£50 per day, up to £250	£75 per day, up to £375	£100 per day, up to £500
21C: Hole in One*	£75	£100	£150
Additional Golf Plus Benefits (<i>applies when 'Personal Belongings and Baggage Benefits' is included</i>)			
21D: Own Golf Equipment	£500	£750	£1,000
21E: Hire of Golf Equipment*	£15 per day, up to £150	£25 per day, up to £250	£30 per day, up to £300
Section 22: Cruise			
22A: Missed Departure	£500	£750	£1,000
22B: Cabin Confinement*	£50 per day, up to £500	£75 per day, up to £750	£100 per day, up to £1,000
22C: Unused Excursion	£250	£350	£500
22D: Itinerary Change*	£50 per port, up to £250	£75 per port, up to £375	£100 per port, up to £500
22E: Trip Interruption	£500	£750	£1,000
Section 23: Business Travel			
23A: Business Property	£500 per item, up to £1,000	£750 per item, up to £1,500	£1,000 per item, up to £2,000
23B: Replacement of Essential Items	£500	£750	£1,000
23C: Hire of Essential Equipment	£250	£375	£500
23D: Business Money	£125 cash limit, up to £250	£250 cash limit, up to £500	£500 cash limit, up to £1,000
23E: Employee Replacement	£1,000	£1,500	£2,000

Medical Expenses and Other Key Benefits

The following sections of cover are always included in **your** policy.

Section 1: Medical Expenses

This section of cover is always included in **your** policy.



What Medical Expenses Covers

We will provide cover for emergency medical treatment and related expenses if **you**:

1. Fall **ill**. This includes being diagnosed with an **illness** or disease first classified as being **epidemic** and/or **pandemic**:
 - a. Before the issue date of **your** policy; or
 - b. After **your trip** start date.
2. Are quarantined on the orders of **your** treating **doctor** as a direct result of being exposed to someone that has been diagnosed with, or suspected as having contracted, a contagious **illness** or disease. This includes an **illness** or disease first classified as being **epidemic** and/or **pandemic**:
 - a. Before the issue date of **your** policy; or
 - b. After **your trip** start date.
3. Are **injured**; and/or
4. Require emergency dental treatment during **your trip**.

1A: Trips Abroad

We will cover the following emergency medical treatment and related expenses:

1. **Usual, reasonable and customary** emergency medical treatment, including the costs of rescue or assistance services to take **you** to a hospital, which is outside the **UK**.
2. Reasonable related expenses incurred outside the **UK** for:
 - a. Extra costs for transport and accommodation (up to a similar standard to **your** original booking) if it is medically necessary for **you** to stay after the date **you** were going to return to **your home**. This includes extra costs **you** have to pay to return to **your home** if **you** cannot use **your** booked transport;
 - b. Returning **you** to **your home**, if it is medically necessary because **you** have a serious **injury** or **illness** and **you** cannot use **your** booked transport;
 - c. Extra costs for transport and accommodation for one relative or friend who has to stay with **you** or travel to be with **you**, or to accompany **you**;
 - d. Extra costs for transport and accommodation for **your unattended children** on the same **trip** as **you** who have to stay with **you** or travel without **you** to return **home**.
3. Reasonable related expenses if **you** die:
 - a. Incurred by **Gigasure Assist** in returning **your** body or ashes to **your home** or a funeral parlour near to **your home**; or

- b. For funeral costs **abroad**, up to the amount that **we** would have paid for a claim under item 3a. above.
- 4. Dental treatment for emergency pain relief outside the **UK**.
- 5. Search and recovery costs. **We** will also pay up to the limit shown for costs incurred by authorised officials involved in the search or rescue or recovery of **you**, if **you** are reported missing or have suffered an **injury**.

1B: Trips within the UK

We will cover the following emergency medical treatment and related expenses:

1. **Usual, reasonable and customary** emergency medical treatment, including the costs of rescue or assistance services to take **you** to a **hospital**, which is within the **UK**.
2. Reasonable related expenses incurred within the **UK** for:
 - a. Extra costs for transport and accommodation (up to a similar standard to **your** original booking) if it is medically necessary for **you** to stay after the date **you** were going to return to **your home**. This includes extra costs **you** have to pay to return to **your home** if **you** cannot use **your** booked transport;
 - b. Returning **you** to **your home** or to the most suitable **hospital** or nursing home near to **your home** on the advice of **your doctor**, if it is medically necessary because **you** have a serious **injury** or **illness** and **you** cannot use **your** booked transport;
 - c. Extra costs for transport and accommodation for one relative or friend who has to stay with **you** or travel to be with **you**, or to accompany **you**;
 - d. Extra costs for transport and accommodation for **your unattended children** on the same **trip** as **you** who have to stay with **you** or travel without **you** to return **home**.
3. Reasonable related expenses incurred if **you** die, by **Gigasure Assist** for returning **your** body or ashes to **your home** or a funeral parlour near to **your home**.
4. Dental treatment for emergency pain relief within the **UK**.
5. Search and recovery costs. **We** will also pay up to the limit shown for costs incurred by authorised officials involved in the search or rescue or recovery of **you**, if **you** are reported missing or have suffered an **injury**.



What Medical Expenses Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Any claim relating to any **pre-existing medical condition** that **you** have not told **us** about. See *Medical Health Information* for details about this.
3. Treatment or expenses within the **UK** except those covered under *1A: Trips Abroad (events 3 and 5)* or *1B: Trips with the UK*,
4. Any claim under *1B: Trips within the UK* where **you** are entitled to the same treatment or services under the UK NHS.

5. Non-essential medical treatment, surgery, investigations or tests which are not related to the **illness** or **injury you** originally went to **hospital** for.
6. Treatment that **your doctor** and **Gigasure Assist** think can reasonably wait until **you** return **home**.
7. Expenses relating to any medication or treatment, which is known to be required or continued at the time of starting **your trip**.
8. Food or drink.
9. Cosmetic surgery.
10. Dental work involving the use of precious metals.
11. Expenses or treatment incurred in the **UK** which are funded by a reciprocal healthcare agreement (RHA) between countries and/or islands.
12. The extra costs of single or private accommodation in **hospital**, or any treatment or services provided by a spa, nursing home or rehabilitation centre.
13. Costs of telephone calls, other than for calls to **Gigasure Assist** or for receiving calls from **Gigasure Assist**.
14. Cost of taxi-fares, other than for **your** travel to or from **hospital** relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by **hospital**.
15. Quarantine that is not specifically on the orders of **your** treating **doctor** (e.g. where it applies more generally to some or all of a location, area, vessel, population, or geographical area, or that applies based on where **you** are travelling from, to or through).
16. Any claim relating to a new **epidemic** and/or **pandemic** first classified as such after **your** policy issue date and before **your trip** start date.



Conditions That Apply to Medical Expenses Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** or someone on **your** behalf must phone **Gigasure Assist** helpline as soon as possible if **your illness** or **injury** means **you**:
 - a. Need to be admitted to **hospital** as an in-patient outside the **UK** or before any arrangements are made for **your** repatriation; and/or
 - b. Are told by the treating **doctor** that **you** need to undergo tests or investigations as an out-patient outside the **UK**.
2. **You** must have the prior agreement of **Gigasure Assist** for medical expenses and costs over £500 (or the local equivalent).
3. **Gigasure Assist** may move **you** from one **hospital** to another and/or arrange for **you** to return to the **UK** if the treating **doctor** and they think it is safe to do so. If **you** choose not to move or return to **the UK** all cover will end and **we** will not pay for any claims for costs incurred after the date it was deemed safe for **your** move or return.

4. **Gigasure Assist** will work with **your doctor** to determine the most suitable, practical and reasonable solution to any medical emergency. If **you** choose not to accept their decision, **we** will not cover any additional costs that may be incurred.
5. **You** must provide **us** with valid receipts or invoices for all costs and expenses incurred.
6. **You** should take reasonable steps to use any Reciprocal Health Agreement which exist between countries. Where medical expenses are reduced using a Reciprocal Health Agreement the **excess** will be reduced to nil under this section.

Section 2: Hospital Benefit

This section of cover is always included in **your** policy.



What Hospital Benefit Covers

We will provide cover for each complete day (24 hours) if **you** have to stay in **hospital** as an in-patient or are confined to **your** accommodation as a direct result of any event covered under *Medical Expenses*.



What Hospital Benefit Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for any claim that is not covered under *Medical Expenses*.

Section 3: Change in Health

This section of cover is always included in **your** policy.

You must tell **us** if **you** develop a new **pre-existing medical condition** and/or experience a deterioration of any **pre-existing medical condition**. Please see *If Your Pre-Existing Medical Conditions Change* section of this policy wording for details.



What Change in Health Covers

If **you** develop a new **pre-existing medical condition** and/or experience a deterioration of any **pre-existing medical condition** that:

- **We** are not able to offer cover for; and
- **You** remain **fit to travel**,

We will provide the below cover. If **you** have:

1. A **trip** or **trips** booked. **We** will provide cover towards the cost of **you** purchasing an alternative insurance policy for **your** booked **trip(s)** which will provide a similar standard of cover as this policy for **your pre-existing medical conditions**.
2. No **trip(s)** booked. **You** can choose to either:
 - a. Cancel **your** policy and receive a pro-rata refund of the premium; or

- b. Keep **your** policy. If **you** choose to do this, there will be no cover for **any pre-existing medical conditions** that existed at the time **you** developed a new **pre-existing medical condition** and/or experienced a deterioration of any **pre-existing medical condition**.



What Change in Health Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person** if **you** are claiming for the cost of purchasing an alternative insurance policy for **your trip(s)**.
2. More than what it would cost to cancel the **trip(s)** for which alternative insurance is being sourced.
3. Any claims for **trips** that **you** also claiming for under *Cancellation* if the **lead traveller** has chosen to add *Cancellation* cover to **your** policy.
4. The cost of purchasing an alternative insurance policy to cover **trip(s)** that **we** would not have covered if the **lead traveller** had fully disclosed details of **your pre-existing medical conditions** at the time of taking out **your** policy, but failed to do so.
5. Any refund of premium for the cancellation of **your** original policy if **you** submit a claim for the cost of purchasing alternative insurance policy.
6. The cost of purchasing an alternative insurance policy when **you** have not contacted **us** first.



Conditions That Apply to Change in Health Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. The cover provided on the alternative insurance policy should as far as reasonably possible be of a similar standard to the cover **you** have on this policy. It should cover the same destination or travel region and be the same type of policy (single trip or annual multi-trip). If the policy **you** purchase is not of a similar standard **we** may reduce the amount of **your** claim payment.
2. If **you** have a single trip policy and want to purchase a new annual policy that costs more than **we** will pay, **you** will have the option of funding the difference.
3. **We will** only pay for alternative cover in respect of **trips** already covered under **your** policy that were booked prior to the change in state of health occurring.
4. When submitting a claim for the cost of purchasing alternative travel insurance, **you** will be required to provide details of the policy or policies purchased, and to request cancellation of **your** cover under this policy from the date **you** purchase alternative cover.

Section 4: Personal Accident

This section of cover is always included in **your** policy.



What Personal Accident Covers

We will provide cover if during **your trip**, **you** suffer an **injury** from an **accident** resulting solely and directly in **your**:

1. Death; or
2. **Loss of limb(s)** and/or total **loss of sight** in one or both eyes; or
3. **Permanent total disablement** after 52 weeks from the date **you** incurred the **injury** (except where a claim is paid under item 2 above).



What Personal Accident Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. Claims resulting from:
 - a. **Your** job or **your** involvement in paid or unpaid **manual work** or physical labour of any kind;
 - b. **You** taking part in any **winter sports**, unless the **lead traveller** has chosen to add this cover to **your** policy.
 - c. **You** taking part in any sport or activity which is covered by **your** policy where *Personal Accident* cover is specifically shown as excluded.



Conditions That Apply to Personal Accident Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **Your** death or disability must happen within one year of the **accident**.
2. **You** can only make a claim for one item under this section.
3. Any claim must be supported by a medical report by a **doctor** or, in the event of death, a death certificate.

Under this section, **we** will also pay the death benefit if **your** body has not been found within one year after the date of **your** disappearance following sinking or wrecking of the aircraft or other **public transport** in which **you** were travelling at the time of the **accident**.

Section 5: Personal Liability

This section of cover is always included in **your** policy.



What Personal Liability Covers

We will provide cover for amounts that **you** legally have to pay and which relate to an **accident** during **your trip** which causes:

1. **Accidental** death or **injury** to any person; and/or
2. **Accidental** loss or damage to property which is not owned by **you** or **your travel companion**.

We will also pay any reasonable and necessary legal costs and expenses incurred by **you** in relation to the **accident**. **You** must obtain **our** consent before incurring any cost or expense.



What Personal Liability Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **you** have to pay.
3. Claims made by **your** family or people who work for **you**.
4. Claims resulting from:
 - a. **Your** job or **your** involvement in paid or unpaid **manual work** or physical labour of any kind;
 - b. **You** taking part in any sport or activity or **winter sport** that is covered by **your** policy where *Personal Liability* cover is specifically shown as excluded.
 - c. **You** owning or occupying any land or building, unless **you** are occupying any temporary holiday accommodation, which is not owned by **you**;
 - d. Any agreement unless the liability would have existed without that agreement;
5. **You** owning, handling or looking after any animal;
6. **You** owning or using:
 - A firearm;
 - A horse drawn or motorised vehicle;
 - A waterborne, motorised, mechanical or towed vehicle (except manually propelled watercraft); or
 - An aircraft of any description, including unpowered flight.
7. **You** transmitting any infectious **illness**, virus or disease.

Section 6: Legal Expenses

This section of cover is always included in **your** policy.



What Legal Expenses Covers

We will provide cover for legal costs to pursue a civil action for compensation if someone else causes **you** bodily **injury**, **illness** or death during **your trip**.

Where there are two or more **insured persons** insured by this policy, then the maximum amount **we** will pay for all such claims will be double the limit shown in **your** Certificate of Insurance.



What Legal Expenses Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Any claim where in **our** opinion or the opinion of the **suitably qualified person** appointed by **us** there is insufficient prospect of success in obtaining reasonable compensation.
3. Legal costs and expenses incurred in pursuit of any claims against a travel agent, tour operator, carrier, **us**, **Gigasure Assist** or their agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
4. Legal costs and expenses incurred prior to **our** written acceptance of the case.
5. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
6. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
7. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
8. Legal costs and expenses incurred if an action is brought in more than one country.
9. Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each **insured person**.
10. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
11. Costs of any appeal.
12. Claims by **you** other than in **your** private capacity.



Conditions That Apply to Legal Expenses Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. Unless **you** have made a nomination in accordance with section condition 2 below, **we** or **our suitably qualified person** will decide the point at which **your** legal case cannot usefully be pursued further.
2. If **you** do not want **our suitably qualified person** to assess whether or not **your** claim can be pursued, **you** are free to nominate a **suitably qualified person** to conduct this assessment by sending **us** the name and address of such **suitably qualified person**. **You** must confirm either:

- a. That the person **you** nominate will not charge more than the **suitably qualified person we** would have appointed; or
 - b. That **you** are willing to pay the difference between the cost of using **your suitably qualified person** and the cost of using **our** choice of **suitably qualified person**.
3. On acceptance of a claim, if appropriate, **we** will appoint a **suitably qualified person** to act on **your** behalf unless **you** have nominated **your own suitably qualified person** in accordance with section condition 4 below.
4. a. If there is a conflict of interest; or
- b. If it is necessary to start court proceedings and proceedings are being issued within the **United Kingdom**; or
- c. **You** are unhappy with **our suitably qualified person**;
You are free to nominate a **suitably qualified person** by sending **us** the name and address of such **suitably qualified person**. **You** must confirm either:
- That the person **you** nominate will not charge more than the **suitably qualified person we** would have appointed; or
 - That **you** are willing to pay the difference between the cost of using **your suitably qualified person** and the cost of using **our** choice of **suitably qualified person**.
5. If **we** do not agree to **your** choice of **suitably qualified person** under section condition 2 or 4 above, **you** may choose another **suitably qualified person**.
6. If there is still a disagreement with regard to the **suitably qualified person we** will ask the president of a relevant national law society to choose a **suitably qualified person** to represent **you**. **We** and **you** must accept such choice.
7. Where **you** have not notified **us** of a nominated **suitably qualified person** in accordance with section condition 2 and/or section condition 4 **we** will be free to choose a **suitably qualified person**.
8. Where **we** appoint a **suitably qualified person** to represent **you** such appointment will be in accordance with **our** standard terms of appointment.
9. **We** will have direct access to the **suitably qualified person** who will, upon request, provide **us** with any information or opinion on **your** claim.
10. **You** must co-operate fully with **us** and the **suitably qualified person** and must keep **us** up to date with the progress of the claim.
11. At **our** request **you** must give the **suitably qualified person** any instructions that **we** require.
12. **You** must notify **us** immediately if anyone offers to settle a claim or makes a payment into court.
13. If **you** do not accept the recommendation of the **suitably qualified person** to accept a reasonable offer or payment into court to settle a claim, **we** may refuse to pay further costs and expenses.
14. No agreement to settle on the basis of both parties paying their own costs is to be made without **our** prior approval.
15. If **you**
- a. Settle a claim or withdraw a claim without **our** prior agreement;
 - b. Do not give suitable instructions to the **suitably qualified person**;

c. Dismiss a **suitably qualified person** without **our** prior consent, **our** consent not to be withheld without good reason;

The cover **we** provide will end immediately and **we** will be entitled to re-claim any costs and expenses **we** have incurred from **you**.

16. **You** must take every available step to recover costs and expenses that **we** have to pay and must pay **us** any costs and expenses that are recovered.
17. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party in respect of any indemnity paid under this policy including **our** legal costs and other related expenses. **You** must give such assistance as **we** shall reasonably require and any amount recovered shall belong to **us**.

Section 7: Standard Sports and Activities

This section of cover is always included in **your** policy.



What Standard Sports and Activities Covers

We will provide cover for **you** to participate in over 120 sports and activities during **your trip**.

These sports and activities and important information about special conditions which apply to each sport or activity are at the end of this section.



What Standard Sports and Activities Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Any claim arising out of or in connection with **you** engaging in sports or activities not listed.
3. Any claim under *Personal Accident* or *Personal Liability* where it is shown as not being covered. These sports and activities are marked with *Special Condition 5* in the table below.
4. Any claim where the main purpose of **your trip** is to take part in a sport or activity unless it is shown as an *Activity Trip* in the table.
5. **You** taking part in any sport or activity a professional or otherwise not on an amateur and/or casual basis.
6. Any claim where **you** take part in sports or activities against local warning or advice.
7. **Sports equipment**.
8. Any claim relating to racing of any kind unless specifically stated as being covered in the table below.



Conditions That Apply to Standard Sports and Activities Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must wear the appropriate safety footwear, clothing and headgear and use the appropriate safety equipment for the sport or activity being engaged in.
2. **You** must take necessary safety precautions as appropriate to the activity.
3. The activities in this section are only covered when professionally organised or **you** are accompanied by an experienced or suitably qualified instructor or guide, or **you** are suitably qualified or can demonstrate that **you** have relevant and appropriate experience.
4. Activities marked with an * are not covered over the height above sea level specified.
5. Special conditions apply to some sports and activities shown in the below table. These are as follows:
 1. Means **you** must be accompanied by a suitably qualified or experienced instructor or guide.
 2. Means **you** must be adequately supervised and taking part in an organised activity, event, session or excursion.
 3. Means **you** must not be taking part in a league or competition.
 4. **You** must be using purpose/built or natural facilities approved by a local or national regulatory authority for use for the sport or activity concerned.
 5. Means that there will be no cover under *Personal Accident* or *Personal Liability*.

Standard Sports and Activities	Special Conditions which Apply	Activity Trip
Abseiling	2, 4, 5	
Aerobics		
Amateur athletics		Yes
Angling/Fishing		Yes
Archaeological digging		Yes
Archery	2, 5	
Badminton		Yes
Bamboo rafting (coastal/inland waters only).	2, 5	
Banana boating (coastal/inland waters only).	5	
Bar and restaurant work	5	
Baseball	5	
Basket ball		
Beach games		
Body/boogie boarding (coastal/inland waters only - not white water).	5	
Bouldering (up to 4 metres high, with a crash mat)	2	
Bowling/Bowls		Yes
Breathing Observation Bubble (BOB)	1, 2, 5	

Standard Sports and Activities	Special Conditions which Apply	Activity Trip
Breathing Observation Submersible Scooter (BOSS)	1, 2, 5	
Bridge walking	2	
Bungee jumping (max 3 jumps per day)	1, 2, 4, 5	
Cable car ride		
Canoeing (coastal/inland waters only, not white water).		
Canoeing White Water (Grades 1 to 3)	2, 4, 5	
Canopy walking/Tree top walking	2, 4, 5	
Camel/Elephant riding/rambling /trekking /hiking	1, 2, 5	
Catamaran sailing (European coastal waters only)	1, 3, 5	
Cave tubing	2, 4	
Clay pigeon shooting/Small bore target shooting	2, 5	
Cheerleading		Yes
Clerical and non-manual business where it is not the main purpose of the trip.	5	
Climbing wall/Indoor climbing	2, 4, 5	
Conservation or charity work on a voluntary basis, under 3 metres high, using hand tools only.	5	
Cricket	3	
Croquet		
Cross country running		
Curling		
Cycling (incidental), excluding downhill racing and off road biking.		
Cycle touring	5	Yes
Dance		Yes
Darts		
Deep sea fishing (coastal/inland waters only)	2, 5	
Dinghy sailing (coastal/inland waters only)	1, 5	
Dodgeball		
Dragon boating (coastal/inland waters only)	2, 5	
Driving any car or motorcycle, moped or scooter, for which you hold a full license to drive in the UK and are legally allowed to drive locally (excluding off road riding, rallies, trials or track events)	5	Yes
Driving any moped or motorcycle or up to 125cc provided that you have passed your UK CBT test, have a valid UK provisional licence and are legally allowed to drive locally	5	
Educational, vocational study and cultural exchange trips (excluding manual work and work in hazardous locations)		
Falconry	2, 5	

Standard Sports and Activities	Special Conditions which Apply	Activity Trip
Fell walking/running/rambling (up to 3,000 metres*)		Yes
Fencing	5	
Fives		
Floorball	5	
Flotilla sailing (European waters only, coastal water only under supervision of a qualified skipper)	2, 5	Yes
Football (soccer not American football)	5	
Frisbee/Ultimate frisbee		
Fruit or vegetable picking (up to 3 metres high only)	5	
Gaelic football	5	
Glass bottom boat tours	2	
Gliding as a passenger with a qualified pilot	2, 5	
Go karting (up to 125cc)	2, 5	
Golf		Yes
Gorilla rambling/trekking/hiking	2	
Gym/Fitness training		
Gymnastics	3	
Handball		
Helicopter rides sightseeing only (as a passenger in a fully licenced passenger carrying aircraft)	2, 5	
Heptathlon		
Hiking (on recognised routes, up to 3,000 metres*)		Yes
Hobie cat sailing (coastal/inland waters only)	1, 3, 5	
Hockey	5	
Horse riding (excluding jumping, hunting or polo)	3, 5	
Horse trekking (under 3,000 metres*)	5	
Horse and carriage ride (as a passenger only)	2, 5	
Hot air ballooning as a passenger	2, 5	
Hot spring bathing		
Hurling	5	
Hydro Zorbing/Zorbing	2, 5	
Ice bathing	2	
Ice skating (on a rink only, excluding Ice hockey or speed skating)	3, 4	
In line skating (excluding stunts)	3, 5	
Inner tubing (on land or water)	2	
Jeep/Car trekking as a fare paying passenger	2, 5	
Jet boating	2, 5	
Jet skiing	2, 5	
Jogging		

Standard Sports and Activities	Special Conditions which Apply	Activity Trip
Jungle surfing	4	
Kayaking (coastal/inland waters only, not white water).		
Kayaking white water (Grades 1 to 3)	2, 4, 5	
Korfball	3	
Llama riding	2, 5	
Lacrosse	5	
Marathon running		Yes
Motor boating (as a passenger only)	2, 5	
Mule trekking	2, 5	
Narrowboat/canal cruising (inland waters only)	5	
Netball		
Octopush	2	
Orienteering (up to 4,000 metres*)		Yes
Ostrich riding	2, 5	
Paddle boarding (coastal/inland waters only - not white water)	5	
Paintballing/war games	2, 5	
Parasailing (over water - coastal/Inland waters only)	2, 5	
Parascending (over water - coastal/Inland waters only)	2, 5	
Pilates		
Pony rambling/trekking/hiking	2, 5	
Pool		
Racquet ball/Rackets		
Rambling /walking/on recognised routes trekking up to 3,000 metres*		Yes
Refereeing (amateur basis)		
Rifle range	2, 4, 5	
Ringos (coastal/inland waters only - not white water)	2, 5	
River bugging/tubing/sledging (up to grade 3 only)	2, 5	
Riverboat tours	2	
Roller hockey	2, 5	
Roller skating/Blading	3	
Rounders/softball		
Rowing (coastal/inland waters only)	3, 5	
Rubber ring rides (Beach Activity)		
Running	3	Yes
Safari (not hunting)	2	Yes
Sail boarding		
Sailing (coastal/inland waters only)	3, 5	Yes
Sand boarding	5	

Standard Sports and Activities	Special Conditions which Apply	Activity Trip
Scuba diving (unqualified - up to 30 metres deep)	1	
Scuba diving (qualified British Sub Aqua Club, BSAC or equivalent - up to 30 metres deep)		
Sea fishing (coastal/inland waters only)	2	
Segway riding/touring	5	
Shark diving (in a cage only)	2	
Shinty	5	
Skateboarding		
Sky diving indoor	2	
Snooker, pool and billiards		
Snorkelling (up to 10 metres deep, indoor, inland and in coastal waters only)		
Soccer	3, 5	
Softball	5	
Sphering	2, 5	
Spinning class		
Squash		
Street hockey	5	
Submarine tours to 30 metres deep.	2	
Surfing (Coastal/inland waters only)		
Swimming (indoor/coastal/inland waters only)		
Swimming with dolphins	2	
Sydney Harbour Bridge Walk	2	
Table tennis		Yes
Ten pin bowling		Yes
Tennis		Yes
Theme parks and water parks	4	
Trampoline	2	
Tree trekking	2, 4, 5	
Trekking (on recognised routes, up to 3,000 metres*)		Yes
Triathlons		Yes
Tug of war	2, 5	
Volleyball		
Wake boarding		
Water polo		
Water skiing	2	
Whale watching	2	
White water rafting (Grades 1 to 3)	2, 4, 5	
Wicker basket tobogganing	2, 5	
Windsurfing (coastal/inland waters only)		
Wind tunnel flying	2, 5	
Wing foiling (within territorial waters)		
Yachting (European Waters only)	3, 5	Yes

Standard Sports and Activities	Special Conditions which Apply	Activity Trip
Yoga		Yes
Zip lining	2	
Zorbing	2, 5	

Optional Cancellation Benefits

This is an optional section of cover the **lead traveller** choose to either include or remove from **your** policy and only applies if it is shown as covered on **your** Certificate of Insurance.

Section 8: Cancellation

OPTIONAL

This is an optional section of cover the **lead traveller** chose to either include or remove from **your** policy and only applies if it is shown as covered on **your** Certificate of Insurance.



What Cancellation Covers

We will provide cover for unused travel fare, accommodation expenses and/or other associated pre-paid charges including excursions which **you**:

1. Have already paid for, including any deposits; or
2. Are contracted to pay.

That **you** cannot get back from any other source if **you** have to necessarily and unavoidably cancel **your trip** before it starts as a result of any of the below events:

1. **You, your travel companion or your** or their **close relative**:
 - a. Being **accidentally** killed or **injured**.
 - b. Falling **ill**. This includes being diagnosed with an **illness** or disease first classified as being an **epidemic** and/or **pandemic** before the issue date of **your** policy.
 - c. Being quarantined on the orders of **your**/their treating **doctor** as a direct result being:
 - Exposed to someone that has been diagnosed with; or
 - Suspected as having contracted a contagious **illness** or disease. This includes **illness** or disease first classified as being an **epidemic** and/or **pandemic** before the issue date of **your** policy.
2. **You or your travel companion**:
 - a. Being summoned as a witness or called for jury service
 - b. Being made redundant and qualifying for payment under **UK** redundancy payment legislation, or having a contract ended early if self-employed
 - c. Suffering serious damage at **home** in the seven days prior to the start date of **your trip**, caused by fire, burglary, storm or flood

- d. Being required by the police to remain present because **your** or their **home** or place of work has been burgled.
3. **You**, if are a member of the Armed Forces, Territorial Army, police, ambulance, fire or nursing service, in the **UK**, being called for unexpected emergency duty or posted **abroad** at the time of **your** intended pre-booked **trip**.
4. **Your** close business associate or someone with whom **you** have arranged to stay with during **your trip** falling **ill** or being **accidentally** killed or **injured**.



What Cancellation Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Any claim relating to any **pre-existing medical condition you** have that **you** have not told **us** about. See *Medical Health Information* for details about this.
3. Any claim due to Circumstances known to **you** at the start date of **your** cover or at the time of booking a **trip** (whichever is later).
4. Any loss directly or indirectly arising from any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, **public transport** and/or other provider of any service forming part of the booked **trip**.
5. Failure to notify the travel agency, tour operator, **public transport** and/or other provider of any service forming part of the booked **trip** of the need to cancel **your trip** immediately when it is found necessary to do so.
6. Any loss in relation to cancellation of **your trip** that is not verified by **your public transport** or other relevant organisations or authorities.
7. Any loss which will be paid or refunded by any existing insurance scheme, government programme, **public transport**, travel agent or any other provider of transportation and/or accommodation.
8. Any expenses for services provided by another party for which **you** are not liable to pay and/or any expenses already included in the cost of a **trip**.
9. **Your** unwillingness to travel.
10. Compensation for frequent flyer points or similar loyalty schemes.
11. Any costs paid for using reward scheme points or similar, timeshare, holiday property bond or similar points scheme (including any exchange fees, property maintenance expenses or fees).
12. Failure to obtain the required passport, visa or necessary travel documentation.
13. Any claim not substantiated by a written medical report from a **doctor** when requested.
14. Any claim not substantiated by written confirmation or cancellation invoice from the **public transport** and/or accommodation provider and/or an unused travel ticket.
15. Any claim due to any **illness, injury**, disease or condition known to **you** at the start date of **your** cover or at the time of booking a **trip** (whichever is later) and which

affects a **close relative**, business associate or **travel companion** or a person **you** are planning to stay with during **your trip**.

16. Any claim relating to a new **epidemic** and/or **pandemic** first classified as such after **your** policy issue date.



Conditions That Apply to Cancellation Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. Any claim resulting from death, **injury**, **illness** or quarantine must be supported by written confirmation and/or a death certificate from a **doctor**.
2. If **you** or **your travel companion** are self-employed and a contract was ended early, **you** must provide written evidence from the person ending the contract as well as a copy of the contract.
3. Any claims resulting from **you** being called for unexpected emergency duty or posting must be supported by written confirmation from **your** employer.

Optional Personal Belongings and Baggage Benefits

This is an optional package of the following benefit sections the **lead traveller** chose to either include or remove from **your** policy and only applies if it is shown as covered on **your** Certificate of Insurance.

- *Personal Belongings and Baggage*
- *Passport, Travel Documents and Driving License*
- *Personal Money*

Including this package of benefit sections in **your** policy gives **you** the option to choose to add the following Add-ons and Boosts to **your** policy:

- *Gadget Plus*
- *Winter Sports Plus*
- *Golf Plus*

Section 9: Personal Belongings and Baggage

OPTIONAL

This is an optional section of cover included within *Optional Personal Belongings and Baggage Benefits* and only applies if the **lead traveller** chose to include this in **your** policy.



What Personal Belongings and Baggage Covers

We will provide cover for **your baggage, gadgets** and **valuables** if they are **accidentally** damaged, lost, stolen, or destroyed during **your trip**. There is a limit for each single item, set or pair, as shown in the *Summary of Policy Benefits*.



What Personal Belongings and Baggage Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. **Valuables** and/or **gadgets**:
 - a. Carried in suitcases or other luggage unless they are with **you** at all times.
 - b. Which are not with **you** unless stored in a locked safety deposit box or locked safe, or are locked in **your** accommodation and there is evidence of force or forcible entry.
 - c. Left in an **unattended** motor vehicle or in **your** accommodation's courtesy storage facility.
3. **Baggage** which **you** have left **unattended** in **your** accommodation unless the accommodation is locked and there is evidence of force or forcible entry.
4. **Baggage** which **you** have left **unattended** in a motor vehicle unless:
 - a. The loss occurs between 9am and 9pm; and
 - b. It is contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in the luggage area) and there is evidence of force or forcible entry.
5. Food or drink.
6. **Sports equipment, golf equipment** and **winter sports equipment**.
7. Contact and corneal lenses, medical and dental fittings, or hearing aids.
8. Cracked, scratched or broken glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items.
9. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
10. Any items shipped as freight or items delayed, detained or confiscated by customs or other officials.
11. Personal **money**, bonds, securities or documents of any kind.
12. The cost of replacing downloaded content or the cost of retaking images or reinstating data stored on any item insured under this section.



Conditions That Apply to Personal Belongings and Baggage Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must take reasonable care to keep **your baggage, gadgets** and **valuables** safe. If **your baggage, gadgets** and **valuables** are lost or stolen, **you** must take all reasonable steps to get them back.

2. **You** must report any loss or theft as soon as possible to the police or to **your public transport** if the loss or damage occurred during the **trip**. **You** must get a police report form and/or the **public transport's** property report form within 7 days.
3. If **your baggage** is lost or damaged by **your public transport you** must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
4. If **your baggage** is lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation from them.
5. **You** must be able to prove that **you**:
 - a. Own any **gadgets** or **valuables** that are lost, stolen or damaged or
 - b. Are responsible for **baggage** excluding **gadgets** and **valuables** that are lost, stolen or damaged;
 - c. Have advised **your** network operator of the loss of any mobile phone, smartphone or other **gadget** that uses the mobile telephone network, and **we** may require proof of this and confirmation from the network operator of the time the device was last used on their network or any network they have reciprocal arrangements with; and
 - d. Prove how much they are worth.If **you** do not do this, it may affect **your** claim.
6. **We** will pay claims based on the cost of a new equivalent replacement item, less a deduction based on age, wear and tear and loss of value at the time the item was lost or damaged. Please see *Conditions of Cover That Apply to Your Policy* for details of the deductions we will make based on the item type.
7. **We** will not pay more than the original purchase price of any lost or damaged item, and will not pay the cost of replacing any other pieces that form part of a pair or set (items that form part of a set or which are usually used together).
8. If **you** have also made a claim for **Baggage Delay** under *Standard Travel and Baggage Delay*, this amount will be deducted from the amount claimed under this section.

Section 10: Passport, Travel Documents and Driving Licence

OPTIONAL

This is an optional section of cover included within *Optional Personal Belongings and Baggage Benefits* and only applies if the **lead traveller** chose to include this in **your** policy.



What Passport, Travel Documents and Driving Licence Covers

We will provide cover for reasonable extra travel, communication and accommodation costs while **you** arrange a replacement or temporary replacement if **your** passport, visa, travel documents or driving licence are **accidentally** damaged or lost, stolen or destroyed during **your trip**.



What Passport, Travel Documents and Driving Licence Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Any items which are not with **you** unless they are:
 - a. Stored in a locked safety deposit box or locked safe or is locked in **your** accommodation and there is evidence of force or forcible entry; or
 - b. In the care of **your** accommodation provider.
3. Any items which are detained or confiscated by customs or other officials.



Conditions That Apply to Passport, Travel Documents and Driving Licence Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must take reasonable care to keep **your** passport, visa, travel documents or driving licence safe. If they are lost or stolen, **you** must take all reasonable steps to get them back.
2. **You** must report any loss or theft to the police within 24 hours of discovery and get a police report form.
3. If they are lost, stolen or damaged while in the care of **your** accommodation provider **you** must report this to them immediately on discovery in writing and obtain a written confirmation of the loss or damage.

Section 11: Personal Money

OPTIONAL

This is an optional section of cover included within *Optional Personal Belongings and Baggage Benefits* and only applies if the **lead traveller** chose to include this in **your** policy.



What Personal Money Covers

We will provide cover if **your** personal **money** is lost or stolen during **your trip** or during the 72 hours immediately before starting **your trip**.



What Personal Money Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.

2. Personal **money** which is not with **you** unless it is stored in a locked safety deposit box or locked safe or is locked in **your** accommodation and there is evidence of force or forcible entry.
3. Bonds, securities or documents of any kind.
4. Shortages due to a mistake or loss due to a change in exchange rates.
5. Personal **money** which is delayed, detained or confiscated by customs or other officials.



Conditions That Apply to Personal Money Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must take reasonable care to keep **your** personal **money** safe. If **your** personal **money** is lost or stolen, **you** must take all reasonable steps to get it back.
2. **You** must report any loss to the police within 24 hours of discovering it and obtain a written police report.
3. **You** must be able to prove that **you** own the lost or stolen **money**, if **you** do not it may affect **your** claim.

Optional Travel Disruption Benefits

This is an optional package of the following benefit sections the **lead traveller** chose to either include or remove from **your** policy and only applies if it is shown as covered on **your** Certificate of Insurance.

- *GigaShield Benefits*
- *Travel and Baggage Delay*
- *Missed Departure and Missed Connection*
- *Cutting a Trip Short*
- *Abandoning a Trip*

Section 12: GigaShield Benefits

OPTIONAL

This is an optional section of cover included within *Optional Travel Disruption Benefits* and only applies if:

- The **lead traveller** chose to include this in **your** policy; and
- **You** are able to download, use and access the Gigasure app on **your** smartphone before, and while on **your** trip.

In order to receive the benefits of this section of cover, **you** will need to provide details of **your** preferred payment method in the Gigasure app.



What GigaShield Benefits Covers

We will only provide the below benefits if **your** flight(s) are registered using the Gigasure app. When **you** register **your** flight(s) **you** will need to tell **us**:

1. The details of **your** flight(s) including the flight number and departure date;
2. Which **insured persons** will be travelling on the flight; and
3. Details of **your** preferred payment method.

Your flight(s) must be registered prior to there being any known delays affecting **your** flight, they cannot be registered after there is a known delay.

GigaShield Benefits are designed to help offset the inconvenience **you** may suffer if **your** flight is delayed, or **your** airport **baggage** is temporarily lost by **your** airline. They:

- Only apply to flights which **you** are on and that are part of a **trip** covered by **your** policy;
- Are subject to **our** fair usage policy which **you** can find in the Gigasure app and on **our** website
- Are provided in addition to *Standard Travel and Baggage Delay* cover and will not be deducted from any claim made under this section.
- Should not affect **your** right to claim compensation from **your** airline or carrier.

12A: GigaShield Flight Delay Benefit

If **your** registered flight's departure is delayed for at least 3 hours from the scheduled departure time shown in **your** most recent travel itinerary, **you** will receive a notification from the Gigasure app and an SMS text message that will give the choice of:

1. Immediate access to a VIP lounge pass; or
2. An immediate cash payment as shown in **your** Certificate of Insurance,

For each registered **insured person** on the **trip**. **You** will need to follow the instructions detailed in the Gigasure app and SMS message to receive **your** benefit.

12B: GigaShield Airport Baggage Delay Benefit

If the **baggage** which **you** checked-in on **your** registered flight is:

- Temporarily lost by the airline or carrier; and
- They have provided **you** with a valid **Property Irregularity Report (PIR)**.

You will receive the rapid cash payment shown in **your** Certificate of Insurance once:

1. **You** have uploaded a clear photo of the **PIR** (including the File Reference Number) using the Gigasure app; and
2. **We** have validated it.

What GigaShield Benefits Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy* **we** will not pay for:

1. Any benefits for flight(s):
 - a. That not been registered using the Gigasure app;

- b. Where **you** have not been listed as travelling on when the flight(s) were registered on the Gigasure app.
 - c. Which **you** are not travelling on;
 - d. That do not occur during **your period of insurance**; or
 - e. That are not part of a **trip** covered by **your** policy.
2. Any benefit under *12A: GigaShield Flight Delay Benefit* for flight(s):
 - a. With less than a 3-hour delay from the departure time shown in **your** most recent travel itinerary; or
 - b. That cannot be registered via the Gigasure app. The vast majority of flights can be registered via the Gigasure app, however occasionally **you** may not be able to register a flight either because a delay has already been announced or because the flight cannot be tracked.
 3. Any benefit under *12B: GigaShield Airport Baggage Delay Benefit* for **baggage**:
 - a. Delayed or detained by customs or other officials;
 - b. That has not been checked in on **your** registered flight;
 - c. Where **you** have not been issued with a **PIR** (including the File Reference Number) by **your** airline or carrier;
 - d. Where **you** have not uploaded the **PIR** (including the File Reference Number) to if Gigasure app; or
 - e. Not claimed within 30 days of the **PIR** being issued.
 4. Any loss of or damage to the **baggage** itself or to individual item(s) that form the contents of **your baggage**
 5. For the cost of any data, roaming or mobile device plan charges (including SMS or internet charges) of accessing the Gigasure App and this service.
 6. Any fees charged by **your** financial institution



Conditions That Apply to GigaShield Benefits Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. To access the Gigashield benefits **you** must:
 - a. Download and be able to access and use the Gigasure app on **your** smartphone before, and while on a **trip**;
 - b. Register **your** flight(s) details including the **insured persons** who will be travelling; and
 - c. Provide details of **your** preferred payment method.
2. **You** must check-in according to the itinerary of **your trip** unless **your public transport** has requested **you** not to travel to the departure point.
3. GigaShield Benefits are subject to **our** fair usage policy which **you** can find in the Gigasure app and on **our** website. These benefits may be withdrawn if this is breached.
4. If **your** registered flight is delayed and **you** choose a VIP lounge pass, **you** will receive a QR entry code on **your** registered mobile device which **you** must present at the VIP lounge to gain access. Access to a VIP lounge is subject to the hours of operation, rules and age restrictions of each VIP lounge. **Children** may need to be

accompanied by an adult and some VIP lounges may not permit access to **children**. All **insured persons** on the **trip** will receive the same benefit, either a VIP lounge pass or a cash payment.

5. If **your baggage** is delayed **you** must upload a copy of the **Property Irregularity Report (PIR)** via the Gigasure app within 30 days of it being issued.
6. While in the Gigasure App, **you** must register all **your** flights and **insured persons** travelling together while adding a **trip**. Once the **trip** has been added, **you** can no longer register additional flights for that **trip**.

Section 13: Standard Travel and Baggage Delay

OPTIONAL

This is an optional section of cover included within *Optional Travel Disruption Benefits* and only applies if the **lead traveller** chose to include this in **your** policy.



What Standard Travel and Baggage Delay Covers

We will provide cover for the following events:

1. If **your** departure is delayed because the **public transport you** have checked in for is delayed by at least 12 hours from the time shown in **your** travel itinerary, **we** will pay up to the limits specified for the first 12 hours' delay and for every following full 12 hours' delay of **your trip**; and/or
2. If **your baggage** is temporarily lost on the outward journey for 24 hours or more.



What Standard Travel and Baggage Delay Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. Any claim which is the result of:
 - a. The withdrawal of an aircraft, cross-channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or similar authority in any country;
 - b. Closure of airspace;
 - c. Closure of **your** scheduled point of departure; and/or
 - d. Storm or severe snowfall.

Unless **you** have chosen to include *Extended Travel Disruption* in **your** policy, where cover will apply as mentioned in that section.

2. Any claim for **baggage** delayed or detained by customs or other officials.
3. Any claim for delayed **baggage** which does not occur between checking **your baggage** in with the **public transport** at the departure point and collecting it from the designated collection point/luggage carousel at **your** arrival point.



Conditions That Apply to Standard Travel and Baggage Delay Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must check-in according to the itinerary of **your trip** unless **your public transport** has requested **you** not to travel to the departure point.
2. **You** must have written confirmation from the **public transport** or its agents confirming the reason for delay and the length of the delay including actual departure time (where applicable) if claiming under event 1.
3. **You** must be without **your baggage** for more than 24 hours if claiming under event 2.
4. **You** must keep the receipts of anything **you** buy and get written confirmation from the **public transport** of the number of hours **you** were without **your baggage** if claiming under event 2
5. Any payment made under event 2 will be deducted from any claim under *Personal Belongings and Baggage*, if your **baggage** is permanently lost.

Section 14: Missed Departure and Missed Connection

OPTIONAL

This is an optional section of cover included within *Optional Travel Disruption Benefits* and only applies if the **lead traveller** chose to include this in **your** policy.



What Missed Departure and Missed Connection Covers

We will provide cover for the following events:

1. If **you** miss your departure because **you** arrive at your departure point too late to board **your** booked transport, as a result of the following:
 - a. The **public transport** taking **you** to **your** departure point for **your trip** is not running to timetable; or
 - b. The private car taking **you** to **your** departure point is involved in an accident or breaks down or is delayed due to an accident ahead of **you**, or if **your** car is stolen in the 12 hours prior to **your** scheduled departure;**we** will pay up to the limits specified for extra accommodation (room only) and transport charges (up to the same standard of those previously booked) that are necessary to reach **your trip** destination on **your** outward journey or **your home** on **your** return journey.
2. If **you** miss **your** connection because of the reasons set out in event 1 above or in *Standard Travel and Baggage Delay – event 1*, **we** will pay up to the limits specified for extra cost of economy transport by the most direct route for **you** to continue with **your** original itinerary.



What Missed Departure and Missed Connection Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Any claim which is the result of any form of industrial action, strike or failure of public transport announced on television, news bulletins or in the media in the **UK** before the issue date of **your** policy, or the date **you** booked **your trip**, whichever is later.
3. Any claim which is the result of **your** private car not being fully roadworthy before breaking down on the way to **your** departure point.
4. Any claim which is the result of **you** missing **your** departure because of heavy traffic or road closures, and **you** did not leave enough time to reach **your** departure point.



Conditions That Apply to Missed Departure and Missed Connection Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must check-in according to the itinerary of **your trip** unless **your public transport** has requested **you** not to travel to the departure point.
2. **We** will only pay costs under event 2 if **you** allow three or more hours between **your** original scheduled arrival time and the scheduled departure time of **your** connecting transport.
3. **You** must have written confirmation from the **public transport** or its agents confirming the reason for their not running to timetable and the length of the delay including actual departure time (where applicable) if claiming under event 1a.
4. **You** must have written confirmation from the repairer or breakdown assistance provider if claiming under event 1b.

Section 15: Cutting Short a Trip

OPTIONAL

This is an optional section of cover included within *Optional Travel Disruption Benefits* and only applies if the **lead traveller** chose to include this in **your** policy.



What Cutting Short a Trip Covers

We will provide cover for:

1. Unused travel fare, accommodation expenses and/or other associated pre-paid charges including excursions, which you:
 - a. Have already paid for, including any deposits; or
 - b. Are contracted to pay,
 That **you** cannot get back from any other source; and
2. Additional travel fare costs to return **home** if **you** are not able to transfer **your** original return travel fare with **your public transport**.

If **you** have to necessarily and unavoidably cut **your trip** short before it is due to end as a result of any of the below events:

1. **You, your travel companion or your or their close relative:**
 - a. Being **accidentally** killed or injured.
 - b. Falling **ill**. This includes being diagnosed with an **illness** or disease first classified as being an **epidemic** and/or **pandemic**:
 - Before the issue date of **your** policy; or
 - After **your trip** start date.
 - c. Being quarantined on the orders of **your/their** treating **doctor** as a direct result being exposed to someone that has been diagnosed with or suspected as having contracted a contagious **illness** or disease. This includes **illness** or disease first classified as being an **epidemic** and/or **pandemic**:
 - Before the issue date of **your** policy; or
 - After **your trip** start date.
2. **You or your travel companion:**
 - a. Being summoned as a witness or called for jury service.
 - b. Being made redundant and qualifying for payment under **UK** redundancy payment legislation, or having a contract ended early if self-employed.
 - c. Suffering serious damage at **home** in the seven days prior to the start date of **your trip**, caused by fire, burglary, storm or flood.
 - d. Being required by the police to remain present because **you** or their **home** or place of work has been burgled.
3. **You**, if are a member of the Armed Forces, Territorial Army, police, ambulance, fire or nursing service, in the **UK**, being called for unexpected emergency duty or posted **abroad** at the time of **your** intended pre-booked **trip**.
4. **Your** close business associate or someone with whom **you** have arranged to stay with during **your trip** falling **ill** or being **accidentally killed or injured**.



What Cutting Short a Trip Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Any claim relating to any **pre-existing medical condition** you have that **you** have not told **us** about. See *Medical Health Information* for details about this.
3. Any claim due to:
 - Circumstances known to **you** at the start date of **your** cover or at the time of booking a **trip** (whichever is later); and/or
 - Any loss directly or indirectly arising from any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, **public transport** and/or other provider of any service forming part of the booked **trip**.

4. Failure to notify the travel agency, tour operator, **public transport** and/or other provider of any service forming part of the booked **trip** of the need to cut short **your trip** immediately when it is found necessary to do so.
5. Any loss in relation to the cutting short of **your trip** that is not verified by **your public transport** or other relevant organisations or authorities.
6. Any loss which will be paid or refunded by any existing insurance scheme, government programme, **public transport**, travel agent or any other provider of transportation and/or accommodation.
7. Any expenses for services provided by another party for which **you** are not liable to pay and/or any expenses already included in the cost of a **trip**.
8. Any claim if **you** refuse to follow the recommendation of a **doctor** to return to the **UK**, or refuse to continue the **trip** if **you** are medically fit for travel.
9. **Your** unwillingness to travel.
10. Compensation for frequent flyer points or similar loyalty schemes.
11. Any costs paid for using reward scheme points or similar, timeshare, holiday property bond or similar points scheme (including any exchange fees, property maintenance expenses or fees).
12. Failure to obtain the required passport, visa or necessary travel documentation.
13. Any claim not substantiated by a written medical report from a **doctor** when requested.
14. Any claim not substantiated by written confirmation or cancellation invoice from the **public transport** and/or accommodation provider and/or an unused travel ticket.
15. Any claim due to any **illness, injury**, disease or condition known to **you** at the start date of **your** cover or at the time of booking a **trip** (whichever is later) and which affects a **close relative**, business associate or **travel companion** or a person **you** are planning to stay with during **your trip**.
16. Where **we** pay for additional travel fare costs to return **home** early, or for additional travel and accommodation costs under *Medical Expenses*, **we** would not also cover the cost of **your** original unused return travel fare.
17. There is no cover for travel fare costs if **you** had not originally purchased a return fare **home**.
18. Any claim relating to a new **epidemic** and/or **pandemic** first classified as such after **your** policy issue date and before **your trip** start date.



Conditions That Apply to Cutting Short a Trip Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. Any claim resulting from death, **injury, illness** or quarantine must be supported by written confirmation and/or a death certificate from a **doctor**.
2. If **you** or **your travel companion** are self-employed and a contract was ended early, **you** must provide written evidence from the person ending the contract as well as a copy of the contract.

3. Any claims resulting from **you** being called for unexpected emergency duty or posting must be supported by written confirmation from **your** employer.
4. Expenses **we** pay after a **trip** is cut short will be calculated in proportion to the number of days remaining after the date **your trip** was cut short.
5. **We** will deduct any claim for used travel fare costs from any claim for additional travel fare costs.

Section 16: Abandoning a Trip

OPTIONAL

This is an optional section of cover included within *Optional Travel Disruption Benefits* and only applies if the **lead traveller** chose to include this in **your** policy.



What Abandoning a Trip Covers

We will provide cover for unused travel fare, accommodation expenses and/or other associated pre-paid charges including excursions which **you**:

1. Have already paid for, including any deposits; or
2. Are contracted to be paid (including deposits **you** have already paid);

That **you** cannot get back from any other source if **your** departure is delayed because the **public transport you** have checked in for:

1. Is delayed by at least 12 hours from the time shown in **your** travel itinerary; and
2. **You** decide not to continue on **your trip** before leaving the **UK**.



What Abandoning a Trip Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Any claim which is the result of:
 - a. The withdrawal of an aircraft, cross-channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or similar authority in any country;
 - b. Closure of airspace;
 - c. Closure of **your** scheduled point of departure;
 - d. Storm or severe snowfall; and/or

Unless the **lead traveller** chose to include *Extended Travel Disruption* in **your** policy, where cover will apply as mentioned in that section.



Conditions That Apply to Abandoning a Trip Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must check-in according to the itinerary of **your trip** unless **your public transport** has requested **you** not to travel to the departure point.
2. **You** must have written confirmation from the **public transport** or its agents confirming the reason for delay and that the length of the delay was more than 12 hours.

Optional Add-ons and Permanent Boosts

These are optional sections of cover the **lead traveller** was able to choose to add to **your** policy and only applies if it is shown as covered on **your** Certificate of Insurance.

Section 17: Gadget Plus

OPTIONAL

This is an optional section of cover the **lead traveller** was able to choose to add to **your** policy only if they also included *Optional Personal Belongings and Baggage Benefits* in **your** policy.



What Gadget Plus Covers

We will increase the **gadget** limit cover provided by *Personal Belongings and Baggage* if **your gadgets** are **accidentally** damaged, lost, stolen, or destroyed during **your trip**. There is a limit for each single item, set or pair, as shown in the *Summary of Policy Benefits*.



What Gadget Plus Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for anything mentioned in *What Personal Belongings and Baggage Does Not Cover*.



Conditions That Apply to Gadget Plus Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the conditions mentioned in *Conditions That Apply to Personal Belongings and Baggage Cover*.

Section 18: Adventure Sports and Activities

OPTIONAL

This is an optional section of cover the **lead traveller** was able to choose to add to **your** policy and only applies if it is shown as covered on **your** Certificate of Insurance.



What Adventure Sports and Activities Covers

We will extend **your** policy cover as shown on **your** Certificate of Insurance to include participation in the allowed Adventure Sports and Activities shown in the following table.

Cover is provided for up to a maximum of 15 days during any **trip** within the **period of insurance**, subject to the exclusions and *Conditions of Cover* detailed below.



What Adventure Sports and Activities Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Any claim that is related to **you** taking part in sports or activities not listed.
3. Any claims under *Personal Accident* or *Personal Liability* of **your** policy whilst **you** are taking part in any of the sports or activities covered.
4. Any claim where the main purpose of **your trip** is to take part in a sport or activity unless it is shown as an Activity Trip in the table.
5. **You** taking part in any sport or activity as a professional or that are not undertaken on an amateur and/or casual basis.
6. Any claim where **you** take part in sports or activities against local warning or advice.
7. **Sports equipment**.
8. Any claim relating to racing of any kind unless specifically stated as being covered in the table below.



Conditions That Apply to Adventure Sports and Activities Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must wear the appropriate safety footwear, clothing and headgear and use the appropriate safety equipment for the sport or activity **you** are participating in.
2. **You** must take necessary safety precautions as appropriate to the sport or activity.
3. Specific exclusions and conditions apply where shown in the table.
4. Sports and activities in this section are only covered when professionally organised or **you** are accompanied by an experienced or suitably qualified instructor or guide, or **you** are suitably qualified or can demonstrate that **you** have relevant and appropriate experience.
5. Activities marked with an * in the table are not covered over the height above sea level specified.

Adventure Sports and Activities	Activity Trip
American football	
Assault course	
Battle re-enactment	Yes
Boxing training (no contact)	
Breathing observation bubble (maximum depth 30 metres)	
Canoeing white water (Grades 4 to 6)	
Canyoning	
Canyon swinging	
Cascading	
Coasteering	
Dune bashing/Wadi bashing	
Dune buggy touring	
Gorge swinging	
Gorge walking	
Hang-gliding (Europe only) flying tandem with an experienced and qualified pilot.	
High diving	
Hiking (on recognised routes, between 3,000 metres* and 5,000 metres*)	Yes
Horse jumping (not polo or hunting)	
Hydro speeding	
Kayaking white water (Grades 4 to 6)	
Kite bugging	
Kite surfing (over land)	
Martial arts (training only)	
Micro lighting (Europe only) flying tandem with an experienced and qualified pilot.	
Mountain biking/BMX/Cycling (including downhill racing and off-road riding)	
Mountain boarding	
Quad biking	
Rock climbing (not mountaineering)	
Roller derby	
Rugby	
Sand yachting	
Scuba diving up to 40 Metres deep (provided you are not diving within 24 hours of flying or flying within 24 hours of diving).	
Sea canoeing	
Sea kayaking	
Sky diving/Parachuting Solo (Europe only)	
Sky diving/Parachuting - Tandem with an experienced instructor - Worldwide	
Tall-ship crewing	
Trekking (on recognised routes between 3,000 metres* and 5,000 metres*)	

Adventure Sports and Activities	Activity Trip
Via ferrata	
White or black water rafting (Grades 4 to 6)	
Yachting outside of territorial waters under the supervision of a qualified skipper.	

Section 19: Extended Travel Disruption

OPTIONAL

This is an optional section of cover the **lead traveller** was able to chose to add to **your** policy and only applies if it is shown as covered on **your** Certificate of Insurance.



What Extended Travel Disruption Covers

We will provide cover for unused travel fare, accommodation expenses and/or other associated pre-paid charges including excursions, which **you**:

1. Have been paid for, including any deposits; or
2. Are contracted to pay.

That **you** cannot get back from any other source:

1. If **your** departure is delayed because the **public transport you** have checked in for is delayed by at least 12 hours from the time shown in **your** travel itinerary and **you** decide abandon (not to continue on) **your trip** before leaving the **UK**; or
2. **You** have to necessarily and unavoidably cut **your trip** short before it is due to end.

As a result of any of the below events:

1. Airspace closure;
2. Closure of **your** scheduled point of departure (the airport, port or cross-channel train station).
3. The withdrawal of an aircraft, cross-channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or similar authority in any country.
4. Avalanche, earthquake, volcano, explosion, fire, flood, landslide, storm, tsunami, severe snowfall.
5. The Foreign, Commonwealth and Development Office or an equivalent government or national authority, or the World Health Organisation issuing notice or advice against all travel or all but essential travel to the area in which **you** were due to travel to or were already staying during **your trip**, except where caused by an event described under items 1 to 4 above that existed at the start date of cover or at the time of booking a **trip** (whichever is later), or by an exclusion mentioned in *What is Not Covered by Your Policy*

We will also pay:

- Additional accommodation and/or transport costs to allow **you** to continue **your trip** if **you** are forced to move from **your** booked and prepaid accommodation, or have to extend **your** stay if **you** are unable to return **home** due to the listed events occurring during **your trip**;
- The costs of unused, or the extra costs of, kennel, cattery or professional pet sitter fees; and/or
- A daily benefit for each 24 hours (up to a maximum of 10 days) if **you** have to extend **your** stay.

What Extended Travel Disruption Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Any claim which is not the result of one of the covered events.
3. Any claim which is the result of any events announced on television, news bulletins or in the media in the **UK** before the issue date of **your** policy or at the time of booking a **trip**, whichever is later.
4. Failure to notify the travel agency, tour operator, **public transport** and/or other provider of any service forming part of the booked **trip** of the need to cancel or cut short **your trip** immediately when it is found necessary to do so.
5. Any loss in relation to cancellation or the cutting short of **your trip** that is not verified by your **public transport** or other relevant organisations or authorities.
6. Any loss which will be paid or refunded by any existing insurance scheme, government programme, **public transport**, travel agent or any other provider of transportation and/or accommodation.
7. Any expenses for services provided by another party for which **you** are not liable to pay and/or any expenses already included in the cost of a **trip**.
8. **Your** unwillingness to travel.
9. Compensation for frequent flyer points or similar loyalty schemes.
10. Any costs paid for using reward scheme points or similar, timeshare, holiday property bond or similar points scheme (including any exchange fees, property maintenance expenses or fees).
11. Any claim not substantiated by written confirmation or cancellation invoice from the **public transport** and/or accommodation provider and/or an unused travel ticket.

Conditions That Apply to Extended Travel Disruption Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions of cover apply:

1. **You** must check-in according to the itinerary of **your trip** unless **your public transport** has requested **you** not to travel to the departure point.

2. **You** must have written confirmation from the local or national authority of the area where the event occurred.
3. To claim for abandoning a **trip**, **you** must have written confirmation from the **public transport** or its agents confirming the reason for the delay and that the length of the delay was more than 12 hours.
4. Expenses **we** pay after a **trip** is cut short will be calculated in proportion to the number of days remaining after the date **your trip** was cut short.

Section 20: Winter Sports and Winter Sports Plus

OPTIONAL

This is an optional section of cover the **lead traveller** was able to chose to add to **your** policy and only applies if it is shown as covered on **your** Certificate of Insurance.



What Winter Sports and Winter Sports Plus Covers

We will extend **your** policy cover as shown on **your** Certificate of Insurance to include **winter sports trips** and **your** participation in the **winter sports** shown in the following table.

It is important to know that the maximum number of days **you** are covered for **winter sports trips** in each **period of insurance** is 21 days.

Winter Sports	Special Conditions
Skiing, Monoskiing, Skiblading, Snowboarding, Snowblading and Air boarding	Covered indoors, on piste, and off piste accompanied by qualified guide. Accidentally venturing into snow parks is covered but excluding the use of half pipes and engaging in ski stunts of any kind.
Cross country skiing	Must be accompanied by qualified guide.
Glacier walking (up to 5,000M)	Must be accompanied by qualified guide.
Husky dog sledding	Excluding cover under Personal liability if not a passenger only.
Kick sledging (excluding personal liability)	Excluding cover under <i>Personal Liability</i> .
Sleigh rides as a passenger	
Sledging (including sledging as a passenger pulled by dog, reindeer or horse).	Excluding cover under <i>Personal Liability</i> if not a passenger only.
Snow mobiling/skidooing - Guided tours only	
Snow shoe walking	
Tobogganing	Excluding cover under <i>Personal Liability</i> .

We will also provide these additional benefit sections:

- 20A: Hired Winter Sports Equipment
- 20B: Avalanche
- 20C: Piste Closure

- 20D: Winter Sports Activity Pack and Ski Pack
- 20E: Ski and Lift Passes

If the **lead traveller** chose to include *Optional Personal Belongings and Baggage Benefits* in **your** policy, **we** will also provide these additional *Winter Sports Plus Benefits*:

- 20F: Own Winter Sports Equipment
- 20G: Hire of Winter Sports Equipment



What Winter Sports and Winter Sports Plus Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. Any claim that is related to **you** taking part in **winter sports** not listed in the table. For example ice climbing, ski acrobatics, ski flying, ski-stunting, ski jumping, ski mountaineering, or the use of bobsleighs, luges, bungees or skeletons.
2. Any claim where **you** take part in any **winter sport** against local authority or resort management warning or advice or in any area that in area that the local resort management consider to be unsafe.



Conditions That Apply to Winter Sports and Winter Sports Plus Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions of cover apply:

1. **You** must wear the appropriate safety footwear, clothing and headgear and use the appropriate safety equipment for the **winter sport you** are participating in.
2. **You** must take necessary safety precautions as appropriate to the **winter sport**.
3. Specific exclusions and conditions apply where shown in the table.

20A: Hired Winter Sports Equipment



What Hired Winter Sports Equipment Covers

We will provide cover if **your** hired **winter sports equipment** is **accidentally** damaged, or lost, stolen, or destroyed during **your trip**.



What Hired Winter Sports Equipment Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. **Winter sports equipment** which **you** have left **unattended** in accommodation unless the accommodation is locked and there is evidence of force or forcible entry.

3. **Winter sports equipment** which **you** have left **unattended** in a motor vehicle unless:
 - a. The loss occurs between 9am and 9pm; and
 - b. It is contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in the luggage area) and there is evidence of force or forcible entry.
4. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
5. Any items shipped as freight or items delayed, detained or confiscated by customs or other officials.
6. Items used in connection with **your** job.



Conditions That Apply to Hired Winter Sports Equipment Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must take reasonable care to keep **your** hired **winter sports equipment** safe. If **your** hired **winter sports equipment** is lost or stolen, **you** must take all reasonable steps to get it back.
2. **You** must report any loss or theft as soon as possible to the police or to **your** **public transport** if the loss or damage occurred during the **trip**. **You** must get a police report form and/or the **public transport's** property report form within 7 days.
3. If **your** hired **winter sports equipment** is lost or damaged by **your** **public transport** **you** must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
4. If **your** hired **winter sports equipment** is lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation.
5. **You** must be able to prove that **you** have responsibility for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.
6. **We** will pay claims based on the cost of a new equivalent replacement item, less a deduction based on age, wear and tear and loss of value at the time the item was lost or damaged. Please see *Conditions of Cover That Apply to Your Policy* for details of the deductions **we** will make based on the item type.
7. **We** will not pay more than the original purchase price of any lost or damaged item, and will not pay the cost of replacing any other pieces that form part of a pair or set (items that form part of a set or which are usually used together).

20B: Avalanche



What Avalanche Covers

We will provide cover for each complete 24 hours if an avalanche delays **your** arrival at, or departure from, **your** booked **winter sports trip** destination.



Conditions That Apply to Avalanche Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. Cover does not apply for **trips**:
 - Within the **UK**;
 - **Abroad** which are not during the recognised skiing season for **your** destination.
2. Cover does not apply for cross country skiing.

20C: Piste Closure



What Piste Closure Covers

We will provide cover for each complete 24 hours if all pistes at the resort **you** have booked are closed because of lack of snow, excessive snow or high winds.



Conditions That Apply to Piste Closure Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. Cover does not apply for **trips**:
 - Within the **UK**;
 - **Abroad** which are not during the recognised skiing season for **your** destination.
2. Cover does not apply for cross country skiing.

20D: Winter Sports Activity Pack and Ski Pack



What Winter Sports Activity Pack and Ski Pack Covers

We will provide cover if due to **illness** or **injury**, **you** are medically certified as being unable to take part in **your** pre-booked **winter sport** activity, for the unused part of **your** ski/lift pass, hire or tuition fees or cost of activities.



What Winter Sports Activity Pack and Ski Pack Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for the **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.



Conditions That Apply to Winter Sports Activity Pack and Ski Pack Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, any claim resulting from **illness** or **injury** must be supported by written confirmation from a **doctor**.

20E: Ski and Lift Passes



What Ski and Lift Passes Covers

We will provide cover to replace **your** ski and lift passes if they are lost, stolen or destroyed during **your trip**.



What Ski and Lift Passes Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for the **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.



Conditions That Apply to Ski and Lift Passes Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must take reasonable care to keep **your** ski and lift passes safe. If **your** ski and lift passes become lost or stolen, **you** must take all reasonable steps to get them back.
2. **You** must report any loss or theft as soon as possible to the police or to **your public transport** if the loss or damage occurred during the **trip**. **You** must get a police report form and/or the **public transport's** property report form within 7 days.
3. If **your** ski and lift passes are lost or damaged by **your public transport** **you** must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
4. If **your** ski and lift passes are lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation.
5. **You** must be able to prove that **you** have responsibility for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.

20F: Own Winter Sports Equipment

This optional *Winter Sports Plus Benefit* will only apply if the **lead traveller** chose to include *Optional Personal Belongings and Baggage Benefits* in **your** policy.



What Own Winter Sports Equipment Covers

We will provide cover if **your** own **winter sports equipment** is **accidentally** damaged, or lost, stolen, or destroyed during **your trip**.



What Own Winter Sports Equipment Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, we will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. **Winter sports equipment** which **you** have left **unattended** in accommodation unless the accommodation is locked and there is evidence of force or forcible entry.
4. **Winter sports equipment** which **you** have left **unattended** in a motor vehicle unless:
 - a. The loss occurs between 9am and 9pm; and
 - b. It is contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in the luggage area) and there is evidence of force or forcible entry.
3. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
4. Any items shipped as freight or items delayed, detained or confiscated by customs or other officials.
5. Items used in connection with **your** job.



Conditions That Apply to Own Winter Sports Equipment Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must take reasonable care to keep **your winter sports equipment** safe. If **your winter sports equipment** is lost or stolen, **you** must take all reasonable steps to get it back.
2. **You** must report any loss or theft as soon as possible to the police or to **your public transport** if the loss or damage occurred during the **trip**. **You** must get a police report form and/or the **public transport's** property report form within 7 days.
3. If **your winter sports equipment** is lost or damaged by **your public transport** you must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
4. If **your winter sports equipment** is lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation.

5. **You** must be able to prove that **you** have responsibility for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.
6. **We** will pay claims based on the cost of a new equivalent replacement item, less a deduction based on age, wear and tear and loss of value at the time the item was lost or damaged. Please see *Conditions of Cover That Apply to Your Policy* for details of the deductions we will make based on the item type.
7. **We** will not pay more than the original purchase price of any lost or damaged item, and will not pay the cost of replacing any other pieces that form part of a pair or set (items that form part of a set or which are usually used together).

20G: Hire of Winter Sports Equipment

This optional *Winter Sports Plus Benefit* will only apply if the **lead traveller** chose to include *Optional Personal Belongings and Baggage Benefits* in **your** policy.



What Hire of Winter Sports Equipment Covers

We will provide cover per day if **you** need to hire replacement **winter sports equipment** if this becomes necessary due to the **accidental** loss, theft or damage of **your own winter sports equipment** during **your trip**.

Section 21: Golf and Golf Plus

OPTIONAL

This is an optional section of cover the **lead traveller** was able to chose to add to **your** policy and only applies if it is shown as covered on **your** Certificate of Insurance.



What Golf and Golf Plus Covers

We will extend **your** policy cover as shown on **your** Certificate of Insurance to include **your** participation in golf during **your trip**.

We will also provide the below benefit sections during **your trip**:

- *21A: Hired Golf Equipment*
- *21B: Loss of Green Fees*
- *21C: Hole in One*

If the **lead traveller** chose to include *Optional Personal Belongings and Baggage Benefits* in **your** policy, **we** will also provide these additional *Golf Plus Benefits*.

- *21D: Own Golf Equipment*
- *21E: Hire of Golf Equipment*

21A: Hired Golf Equipment



What Hired Golf Equipment Covers

We will provide cover if **your** hired **golf equipment** is **accidentally** damaged, or lost, stolen, or destroyed during **your trip**.



What Hired Golf Equipment Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. **Golf equipment** which **you** have left **unattended** in accommodation unless the accommodation is locked and there is evidence of force or forcible entry.
3. **Golf equipment** which **you** have left **unattended** in a motor vehicle unless:
 - a. The loss occurs between 9am and 9pm; and
 - b. It is contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in the luggage area) and there is evidence of force or forcible entry.
4. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
5. Any items shipped as freight or items delayed, detained or confiscated by customs or other officials.
6. Items used in connection with **your** job.



Conditions That Apply to Hired Golf Equipment Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must take reasonable care to keep **your** hired **golf equipment** safe. If **your** hired **golf equipment** is lost or stolen, **you** must take all reasonable steps to get it back.
2. **You** must report any loss or theft as soon as possible to the police or to **your public transport** if the loss or damage occurred during the **trip**. **You** must get a police report form and/or the **public transport's** property report form within 7 days.
3. If **your** hired **golf equipment** is lost or damaged by **your public transport** **you** must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
4. If **your** hired **golf equipment** is lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation.

5. **You** must be able to prove that **you** have responsibility for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.
6. **We** will pay claims based on the cost of a new equivalent replacement item, less a deduction based on age, wear and tear and loss of value at the time the item was lost or damaged. Please see *Conditions of Cover That Apply to Your Policy* for details of the deductions **we** will make based on the item type.
7. **We** will not pay more than the original purchase price of any lost or damaged item, and will not pay the cost of replacing any other pieces that form part of a pair or set (items that form part of a set or which are usually used together).

21B: Loss of Green Fees



What Loss of Green Fees Covers

We will provide cover for each complete 24 hours, for the unused portion of the green fees costs **you** paid for, or are contracted to pay for, before **your trip** commenced that **you** cannot get back from any other source, where **you**:

1. Do not cut the **trip** short; but
2. Are certified by a **doctor** as being unable to play golf and use the golf facilities because of serious **injury** or **illness** occurring during the **trip**.



What Green Fees Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. Claims that are not confirmed as medically necessary by **Gigasure Assist** and where a medical certificate has not been obtained from the attending **doctor abroad** confirming that **you** are unable to play golf and unable to use the golf facilities.
2. Claims where **you** do not have confirmation that no refund is available for the unused green fees.
3. Anything mentioned under *Medical Expenses*.

21C: Hole in One



What Hole in One Covers

We will provide cover if **you** complete a hole in one stroke gross (e.g. exclusive of handicap) during any organised game on any golf course. This benefit will only be payable once in any game.



What Hole in One Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. If **you** are not a member of a recognised golf club affiliated to the National Golfing Union and hold an official National Golfing Union Handicap;
2. If **you** do not have **your** score card signed by **your** playing partner(s) who must be members of a National Golfing Union;
3. If the golf course at which the hole in one is scored is not affiliated to the Golfing Union of the country in which it is located;
4. If **your** score card is not countersigned by the secretary of the club at which the hole in one has been scored;



Conditions That Apply to Hole in One Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must obtain a written report from the golf club secretary confirming the competition details counter signed by **your** playing partner together with the original certified score card.
2. Receipts from the golf club for expenditure incurred immediately following **your** hole in one must be retained as these will help **you** to substantiate **your** claim.

21D: Own Golf Equipment

This optional *Golf Plus Benefit* will only apply if the **lead traveller** also chose to include *Optional Personal Belongings and Baggage Benefits* in **your** policy.



What Own Golf Equipment Covers

We will provide cover if **your** own **your golf equipment** is **accidentally** damaged, or lost, stolen, or destroyed during **your trip**.



What Own Golf Equipment Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. **Golf equipment** which **you** have left **unattended** in accommodation unless the accommodation is locked and there is evidence of force or forcible entry.
3. **Golf equipment** which **you** have left **unattended** in a motor vehicle unless:
 - a. The loss occurs **between** 9am and 9pm; and
 - b. It is contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in the luggage area) and there is evidence of force or forcible entry.
4. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
5. Any items shipped as freight or items delayed, detained or confiscated by customs or other officials.

6. Items used in connection with **your** job.



Conditions That Apply to Own Golf Equipment Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must take reasonable care to keep **your golf equipment** safe. If **your golf equipment** is lost or stolen, **you** must take all reasonable steps to get it back.
2. **You** must report any loss or theft as soon as possible to the police or to **your public transport** if the loss or damage occurred during the **trip**. **You** must get a police report form and/or the **public transport's** property report form within 7 days.
3. If **your golf equipment** is lost or damaged by **your public transport** **you** must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
4. If **your golf equipment** is lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation.
5. **You** must be able to prove that **you** have responsibility for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.
6. **We** will pay claims based on the cost of a new equivalent replacement item, less a deduction based on age, wear and tear and loss of value at the time the item was lost or damaged. Please see *Conditions of Cover That Apply to Your Policy* for details of the deductions we will make based on the item type.
7. **We** will not pay more than the original purchase price of any lost or damaged item, and will not pay the cost of replacing any other pieces that form part of a pair or set (items that form part of a set or which are usually used together).

21E: Hire of Golf Equipment

This optional *Golf Plus Benefit* will only apply if the **lead traveller** also chose to include *Optional Personal Belongings and Baggage Benefits* in **your** policy.



What Hire of Golf Equipment Covers

We will provide cover per day if **you** need to hire replacement **golf equipment**, if this becomes necessary due to the **accidental** loss, theft or damage of **your own golf equipment** during **your trip**.

Section 22: Cruise

OPTIONAL

This is an optional section of cover the **lead traveller** was able to chose to add to **your** policy and only applies if it is shown as covered on **your** Certificate of Insurance.



What Cruise Covers

We will extend **your** policy cover to include **your** participation in a **cruise** during **your** trip.

We will also provide these additional benefit sections:

- *22A: Missed Departure*
- *22B: Cabin Confinement*
- *22C: Unused Excursion*
- *22D: Itinerary Change*
- *22E: Trip Interruption*

22A: Missed Departure



What Missed Departure Covers

We will provide if **you** miss the departure of **your cruise** because **you** arrive at **your** international **cruise** departure point too late to board the ship on which **you** are booked to travel on the initial international part of **your trip** as a result of the following events:

1. The **public transport** taking **you** to **your cruise** departure point for **your trip** is not running to timetable; or
2. The private car taking **you** to **your cruise** departure point is involved in an **accident** or breaks down or is delayed due to an **accident** ahead of **you**, or if **your** car is stolen in the 12 hours prior to **your** scheduled departure;

For reasonable extra accommodation (room only) and transport charges that are necessary to enable **you** to join **your cruise** ship at the next docking port.



What Missed Departure Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Any claim if **your** delay in getting to the **cruise** departure point was caused by industrial action which started or was announced before **you** bought the travel tickets or got confirmation of **your** booking.
3. Any claim which is the result of any form of industrial action, strike or failure of public transport announced on television, news bulletins or in the media in the **UK** before **you** the issue date of **your** policy, or the date **you** booked **your trip**, whichever is later.
4. Any claim which is the result of **your** private car not being fully roadworthy before breaking down on the way to **your** departure point.

- Any claim which is the result of **you** missing **your cruise** departure because of heavy traffic or road closures, and **you** did not leave enough time to reach **your** departure point.



Conditions That Apply to Missed Departure Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

- You** must check-in according to the itinerary of **your trip** unless **your public transport** has requested **you** not to travel to the departure point.
- You** must have written confirmation from the **public transport** or its agents confirming the reason for their not running to timetable and the length of the delay including actual departure time (where applicable) if claiming under event 1.
- You** must have written confirmation from the repairer or breakdown assistance provider if claiming under event 2.

22B: Cabin Confinement



What Cabin Confinement Covers

We will provide cover for each complete 24 hours, if due to **your illness** or **injury you** are confined to **your** cabin or compulsorily quarantined on the vessel **you** are travelling on.



Conditions That Apply to Cabin Confinement Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, confinement due to compulsory quarantine must be supported by written confirmation from a **doctor** or an official member of the vessel's crew.

22C: Unused Excursion



What Unused Excursion Covers

We will provide cover for each **insured person**, if:

- The vessel **you** are travelling on is unable to dock at the intended destination and **you** are unable to take part in **your** pre-booked shore excursion;
- Due to **illness** or **injury you** are medically certified as being unable to take part in **your** pre-booked activity or shore excursion; and/or
- Due to your **illness** or **injury you** are confined to **your** cabin or compulsorily quarantined on the vessel **you** are travelling on.



What Unused Excursion Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for the **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.



Conditions That Apply to Unused Excursion Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. Any claim resulting from the vessel being unable to dock must be supported by written confirmation from an official member of the vessel's crew.
2. **Illness** or **injury** must be supported by written confirmation from a **doctor**.
3. Confinement due to compulsory quarantine must be supported by written confirmation from a **doctor** or an official member of the vessel's crew.

22D: Itinerary Change



What Itinerary Change Covers

We will provide cover for each missed port, if after departure of **your cruise** a scheduled port visit is cancelled due to adverse weather or timetable restrictions. This must be confirmed by the **cruise** operator in writing confirming the reason for the missed port.



What Itinerary Change Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased.
2. **Your** failure to attend the excursion as per **your** itinerary.
3. Claims arising from when **your** ship cannot put people ashore due to a scheduled tender operation failure.

22E: Trip Interruption



What Trip Interruption Covers

We will provide cover or additional travel expenses incurred to reach the next port in order to rejoin the **cruise**, following **your** temporary **illness** requiring hospital treatment on dry land.



What Trip Interruption Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. For claims where less than 25% of the **trip** duration remains.



Conditions That Apply to Trip Interruption Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. Prior to arranging any additional travel, **you** must contact **Gigasure Assist** so that **we** can approve and assist with any travel arrangements. **You** must also obtain a medical certificate from the **doctor** in attendance to confirm the details of **your** unforeseen **illness** or **injury**.
2. If, at the time of requesting assistance in the event of an interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to **your** unforeseen **illness** or **injury**, **we** will make all necessary arrangements at **your** cost and arrange appropriate reimbursement as soon as the claim has been validated.

Section 23: Business Travel

OPTIONAL

This is an optional section of cover the **lead traveller** was able to chose to add to **your** policy and only applies if it is shown as covered on **your** Certificate of Insurance.



What Business Travel Covers

We will extend **your** policy cover to include **business trips**. **We** will also provide these additional benefit sections:

- *23A: Business Property*
- *23B: Replacement of Essential Items*
- *23C: Hire of Essential Equipment*
- *23D: Business Money*
- *23E: Employee Replacement*

23A: Business Property



What Business Property Covers

We will provide cover for **your** business property which **you** have lost or that has been damaged or stolen during **your trip**. There is a limit for each single item, set or pair, as shown in the *Summary of Policy Benefits*.



What Business Property Does Not Cover

As well the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Business property, **money, gadgets** or **valuables**:
 - a. Carried in suitcases or other luggage unless they are with **you** at all times.
 - b. Which are not with **you** unless stored in a locked safety deposit box or locked safe, or are locked in **your** accommodation and there is evidence of force or forcible entry.
 - c. Left in an **unattended** motor vehicle or in **your** accommodation's courtesy storage facility.
3. Business property, **money, gadgets** or **valuables** **you** lose or that are stolen or damaged during a **trip**, unless **you** report this to the **public transport** operator and get a **property irregularity report** at the time. **You** must make claims for any item **you** lose or that are stolen or damaged to the airline within seven days.
4. Business property, **money, gadgets** or **valuables** which **you** have left **unattended** in a motor vehicle unless:
 - a. The loss occurs between 9am and 9pm; and
 - b. It is contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in the luggage area) and there is evidence of force or forcible entry.
 - c. Any **gadgets** and **valuables** **you** do not carry in **your** hand **baggage** and **you** lose or that are stolen or damaged while **you** are travelling.
5. Contact and corneal lenses, medical and dental fittings, or hearing aids.
6. Cracked, scratched or broken glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items.
7. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
8. Any items shipped as freight or items delayed, detained or confiscated by customs or other officials.
9. Personal **money**, bonds, securities or documents of any kind.
10. The cost of replacing downloaded content or the cost of retaking images or reinstating data stored on any item insured under this section



Conditions That Apply to Business Property Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must take reasonable care to keep **your** business property, **money, gadgets** and **valuables** safe. If **your** business property, **money, gadgets** and **valuables** are lost or stolen, **you** must take all reasonable steps to get them back.
2. **You** must report any loss or theft as soon as possible to the police or to **your** **public transport** if the loss or damage occurred during the **trip**. **You** must get a police report form and/or the **public transport's** property report form within 7 days.
3. If **your** business property, **money, gadgets** and **valuables** are lost or damaged by **your** **public transport** **you** must give written notice of the claim to them within the

time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.

4. If **your** business property, **money**, **gadgets** and **valuables** is lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation from them.
5. **We** will pay claims based on the cost of a new equivalent replacement item, less a deduction based on age, wear and tear and loss of value at the time the item was lost or damaged. Please see *Conditions of Cover That Apply to Your Policy* for details of the deductions **we** will make based on the item type.
6. **We** will not pay more than the original purchase price of any lost or damaged item, and will not pay the cost of replacing any other pieces that form part of a pair or set (items that form part of a set or which are usually used together).

23B: Replacement of Essential Items



What Replacement of Essential Items Covers

We will provide cover for:

1. The costs of buying essential items if **your** business equipment is delayed or lost during **your** outward journey for more than 24 hours. **You** must get written confirmation of the length of the delay and receipts for any items **you** buy. **We** will take any payment **we** make from the amount of any claim if **your** business equipment is permanently lost.
2. Emergency courier expenses **you** must pay to replace any business-related equipment that **you** must have for **your** business.



What Replacement of Essential Items Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for the **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.



Conditions That Apply to Replacement of Essential Items Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must keep receipts for any items **you** buy or costs **you** pay.
2. **We** take any payment made under this section from any claim under *23A: Business Property* if **your** business equipment is permanently lost.

23C: Hire of Essential Equipment



What Hire of Essential Equipment Covers

We will provide cover for hiring business equipment if:

1. **Your** business equipment is delayed during **your** outward journey for more than 24 hours (**you** must get written confirmation of the length of the delay); or
2. **You** lose **your** business equipment, or it is damaged or stolen during **your trip**.



What Hire of Essential Equipment Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for the **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.



Conditions That Apply to Hire of Essential Equipment Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, **you** must keep all receipts for hire costs.

23D: Business Money



What Business Money Covers

We will provide cover if **your** (if **you** are self-employed), or **your** employer's, business **money** is lost or stolen during **your trip**.



What Business Money Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Business **money** which is not with **you** unless it is stored in a locked safety deposit box or locked safe or is locked in **your** accommodation and there is evidence of force or forcible entry.
3. Bonds, securities or documents of any kind.
4. Shortages due to a mistake or loss due to a change in exchange rates.
5. Business **money** which is delayed, detained or confiscated by customs or other officials.



Conditions That Apply to Business Money Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. **You** must take reasonable care to keep **your** business **money** safe. If **your** business **money** is lost or stolen, **you** must take all reasonable steps to get it back.
2. **You** must report any loss to the police within 24 hours of discovering it and obtain a written police report.
3. **You** must be able to prove that **you** own (if **you** are self-employed) or **your** employer owns, the lost or stolen **money**, if **you** do not it may affect **your** claim.

23E: Employee Replacement



What Employee Replacement Covers

We will provide cover for the additional cost of travel and accommodation, up to the same standard as **your** booking, for one colleague to replace **you**, if **you** are unable to meet **your** business commitments due to the events covered under the following sections cover:

- *Medical Expenses*
- *Personal Accident*
- *Cancellation*, if the **lead traveller** has chosen to add this cover to **your** policy.
- *Cutting a Trip Short*, if the **lead traveller** has chosen to add this cover to **your** policy.



What Employee Replacement Does Not Cover

As well as the exclusions mentioned in *What is Not Covered by Your Policy*, **we** will not pay for:

1. The **voluntary excess** shown in **your** Certificate of Insurance for each **insured person**.
2. Anything mentioned in:
 - *What Medical Expenses Does Not Cover*
 - *What Personal Accident Does Not Cover*
 - *What Cancellation Does Not Cover*
 - *What Cutting a Trip Short Does Not Cover*



Conditions That Apply to Employee Replacement Cover

As well as the conditions mentioned in *Conditions of Cover That Apply to Your Policy*, the following conditions apply:

1. Anything mentioned in:
 - *Conditions That Apply to Medical Expenses Cover*
 - *Conditions That Apply to Personal Accident Cover*
 - *Conditions That Apply to Cancellation Cover*
 - *Conditions That Apply to Cutting a Trip Short Cover*
2. **You** must have a valid claim under the sections listed above for cover to apply.

How to Claim

Did **you** know that the quickest way to make a claim is through the Gigasure App? **You** can make a claim anytime through the app.

You can also start a claim by:

 The Gigasure app

 www.gigasure.com/make-a-claim

 travel.claims@gigasure.com

 020 4587 2875 (local rate call)

If **you** need to make a claim, **you** must do this within 60 days of **your** return from **your** trip. **You** must give **us** the information **we** ask for, for example completing a claim form. If **we** don't have the information **we** need, this can delay the **claims handler** in assessing the claim.

Voluntary Excess

The **voluntary excess you** chose when **you** took out **your** policy is shown on **your** Certificate of Insurance.

This amount will be deducted from the first part of any claim **you** make for most sections of cover. The *Summary of Policy Benefits* section shows which sections of cover where the **voluntary excess** applies.

The **voluntary excess** for *Personal Liability* is applied to each event which **you** are claiming for.

If **you** are claiming under one or more sections of cover where the **voluntary excess** applies, it applies:

- To each **insured person**,
- For each event which **you** are claiming for.

Claims Evidence

You will need to provide supporting evidence in order to make a claim.

The below table shows the information **we** most commonly need to assess each type of claim. It is **your** responsibility to give **us** this information. For some claims, **we** may need extra information. If **we** do, the **claims handler** will tell **you** what **we** need.

Section of Cover	Information We Need
All Sections	<ul style="list-style-type: none">• Proof of your travel dates including tickets, booking confirmations detailing your trip dates and times, booking date, trip costs and names of travellers.• Details of any other insurances that may also provide cover, such as home contents insurance or travel insurance through your bank account.
<i>Medical Expenses and Hospital Benefit</i>	<ul style="list-style-type: none">• Medical certificates and/or reports detailing the injury/illness.

Section of Cover	Information We Need
	<ul style="list-style-type: none"> • Medical invoices or receipts of medical bills that you have paid. • Receipts for any other costs that you incur.
<i>Change of Health</i>	<ul style="list-style-type: none"> • Medical certificates and/or reports confirming you are fit to travel. • Confirmation of the alternative insurance policy you purchased, including proof of the premium paid. • If an alternative insurance policy cannot be obtained, you will need to provide details showing this. You will also need to provide details of the cancellation terms which apply to your tickets and bookings.
<i>Personal Accident</i>	<ul style="list-style-type: none"> • Medical certificate and/or report from a doctor confirming details of the injury/injuries sustained or a death certificate.
<i>Personal Liability</i>	<ul style="list-style-type: none"> • Full details of the circumstances of the incident, including as much supporting evidence as possible.
<i>Cancellation</i>	<ul style="list-style-type: none"> • Confirmation of all your cancelled parts of the trip, including details of any refunds given. • If claiming due to injury, illness or death: Medical certificate and/or report from a doctor or a death certificate if claiming due to a medical reason. • If claiming due to redundancy/withdrawal of leave: A letter from your employer confirming your redundancy/termination of employment, or cancelling of leave if you are a member of the armed forces. • If claiming due to fire, storm, flood or burglary: A report from the relevant authority confirming the date and time of the incident. • If claiming due to burglary or theft of your passport/visa: A police report confirming the date of burglary/theft.
<i>Personal Belongings and Baggage, Gadget Plus and 23A: Business Property</i>	<ul style="list-style-type: none"> • Proof of ownership, or responsibility for, and value of the items being claimed. • A police report or property irregularity report (PIR) (as appropriate) detailing the loss.
<i>Passport, Travel Documents and Driving License</i>	<ul style="list-style-type: none"> • A police report confirming the loss or theft. • Confirmation of the additional costs you incurred.
<i>Personal Money</i>	<ul style="list-style-type: none"> • A police report confirming the loss or theft.

Section of Cover	Information We Need
	<ul style="list-style-type: none"> Confirmation of the amount of money that you had before the loss took place.
<i>Standard Travel and Baggage Delay</i>	<ul style="list-style-type: none"> A document from your public transport showing the scheduled departure times along with the actual departure times and the reason for the delay. Receipts confirming any costs you have incurred.
<i>Missed Departure and Missed Connection</i>	<ul style="list-style-type: none"> Receipts confirming any additional transport and accommodation costs you have incurred. A police or motor authority report confirming details of any accident, breakdown or traffic delay.
<i>Abandoning a Trip</i>	<ul style="list-style-type: none"> A document from your public transport showing the scheduled departure times along with the actual departure times and the reason for the delay.

How to Make a Complaint

We are committed to providing **you** a high level of service at all times. If **you** feel **we** have fallen short of this, **we** want to hear from **you** so **we** can try to put things right. If **your** complaint is about:

1. The sales, service or administration of **your** policy, Gigasure, the administrator of **your** policy, will investigate **your** complaint.
2. **Gigasure Assist**, a claim or claims service related to **your** policy, IMG, the claims handler of **your** policy will investigate **your** complaint.

You can let **us** know about **your** complaint in the following ways:

	Sales, Service and Administration Complaints	Gigasure Assist, Claims and Claims Service Complaints
	The Gigasure app	
	complaints@gigasure.com	qualityassurance@imglobal.com
	020 4587 2875 (local rate call)	
	Gigasure, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff, CF24 0EL	

How We Will Investigate Your Complaint

Many complaints can be resolved quickly and **we** will try to resolve **your** complaint within three working days of receiving it. If **we** are able to resolve **your** complaint within three working days, **we** will send **you** a *Summary Resolution Communication* detailing this.

If **we** are not able to resolve **your** complaint within three working days, **we** will send **you** an *Acknowledgement* which will include information about **our** complaints handling procedure and what action **we** are taking. **We** will keep **you** updated with **our** progress and send **you our Final Response** within eight weeks which will detail the outcome of **our** investigation, decision and any next steps.

If You Remain Unhappy

If **you**:

- Are not happy with the final response to **your** complaint, or
- **You** have not received a response within eight weeks of the date **you** made the complaint,

You may be able to refer **your** complaint to the Financial Ombudsman Service, but **you** must do this within six months. Referring **your** complaint to the Financial Ombudsman Service will not affect **your** legal rights. **You** can find more information at:

 www.financial-ombudsman.org.uk

The Financial Ombudsman Service offers free and independent help to help resolve complaints when **you** are not happy with the response **you** have received. It's contact details are:

 complaint.info@financial-ombudsman.org.uk

 0800 023 4567 (calls to this number are free on mobile phones and landline)

 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers)

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

About Us and Our Services

Regulatory Information

Gigasure is a trading name of Gigasure Services Limited, Company No. 15019007. Its registered office address is 1st Floor, 239 Kensington High Street, London, W8 6SN. Gigasure Services Limited is authorised and regulated by the Financial Conduct Authority (FCA), Register No. 1005421.

This policy is underwritten by SiriusPoint International Insurance Corporation ("SiriusPoint"). SiriusPoint is authorised by the Prudential Regulation Authority and regulated by both the Prudential Regulation Authority and the Financial Conduct Authority (FRN: 202912) with company number BR002760 and with its establishment offices at Floor 4, 20 Fenchurch Street, London EC3M 3BY, UK.

Laws Applicable

Unless agreed otherwise, the laws of England and Wales and exclusive jurisdiction of the Courts of, England and Wales will apply and all communications and documentation in relation to this policy will be in English.

Third Party Rights

No third party has a right to enforce the terms of this policy under the Contracts (Rights of Third Parties) Act 1999, unless **we** have stated otherwise.

Dual Insurance

If anything which is covered by this policy is also covered by any other insurance which **you** have, **we** will only pay **our** share of any claim. This does not apply to claims for *Personal Accident*.

Fraud

We take a robust approach to fraud prevention in order to keep premium rates down so that **you** do not have to pay for other people's dishonesty.

If any claim made by **you** or anyone acting on **your** behalf under this policy is fraudulent, deliberately exaggerated or intended to mislead, **we** may:

1. Cancel the policy and refuse to pay any claim;
2. Not pay any claim in full; or
3. Not pay **your** claim;

And **we** may:

1. Recover (from **you**) any payments **we** have already made in respect of that claim;
2. Cancel **your** insurance from the time of the fraudulent act; and/or
3. Inform the police of the fraudulent act.

If **we** cancel **your** insurance from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and may not return any of the premium already paid.

Sanctions

We will not be liable to provide cover, any service, benefit or make any payments under this policy which would be in violation of any sanction, prohibition or restrictions under the trade or economic sanctions, laws and regulations of the **United Kingdom**, European Union and United States of America.

Travelling Against Foreign Commonwealth and Development Office and/or World Health Organisation Advice

If **you** travel to a country or area where the Foreign Commonwealth and Development Office (FCDO) and/or the World Health Organisation (WHO) are advising against all or all but essential travel it is important to understand why the FCDO/WHO have issued this advice (**you** can find travel advice from the FCDO at www.gov.uk and from the WHO at www.who.int).

Know that the cover **we** are able to offer **you** will be limited and that **we**:

- Will not be able to provide cover for any claims caused by or relating to the reason why the FCDO/WHO have advised against all or all but essential travel.
- May not be able to provide **you** with the assistance or other services that **we** would normally be able to in an emergency. This will depend on the reason the FCDO/WHO is advising against all or all but essential travel.
- Will not pay more than **we** would have done had the reason that the FCDO/WHO advised against all or all but essential travel not occurred.

If **you** have a single trip policy and **your trip** is cancelled or **you** choose to cancel **your trip** due to a change in FCDO/WHO advice please see *Cancellation of Your Policy By You*.

Financial Services Compensation Scheme (FSCS)

The FSCS covers SiriusPoint. **You** may be able to get compensation from the FSCS if SiriusPoint goes out of business and **you** lose money. This might, for example, be a claim that it cannot pay, or a refund it owes **you**. **You** can get more information from:

 www.fscs.org.uk

 0800 678 1100 (calls are free)

 020 7741 4100

 Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY

Data Protection

Keeping **your** personal data private and secure is very important to **us**.

We are committed to upholding and handling **your** personal data in accordance with current Data Protection Legislation. To understand how **your** personal data is processed by **us**, please see the summary below and full privacy notices which are available on **our** websites:

 Gigasure: www.gigasure.com/privacy-policy

 SiriusPoint: www.gigasure.com/siriuspoint-privacy-policy

 IMG Europe: www.imglobal.com/legal/privacy-policy

There is certain personal data that **we** need to collect about **you** and process in order to provide and service **your** insurance policy and/or for the purposes of **our** legitimate interests.

We may share **your** personal data with:

- **Our** appointed **claims handlers** and service providers who help provide and service **your** insurance policy;
- The police and law enforcement agencies, other financial services organisations and anti-fraud databases for underwriting and fraud prevention purposes; and/or
- The relevant ombudsman in order to meet **our** legal obligations in the event **you** have a complaint about **our** insurance policy or services.

We will not share **your** personal information with third parties for marketing purposes.

Useful Information

Please note this information does not form part of the terms and conditions of **your** **policy**, it is provided for guidance purposes only. Information is correct at date of production.

 www.gov.uk/foreign-travel-advice

Before **you** go overseas check out the Foreign, Commonwealth and Development Office website at www.gov.uk/foreign-travel-advice, it is packed with essential travel advice and tips plus up to date information about different countries.

The World Health Organisation

The World Health Organisation (WHO) provides up to date information and advice for travellers by country on health risks. Please check with the WHO if **you** have any concerns over health risks for your intended destination. To view information on the country or region **you** intend to travel to, visit the international travel and health pages on the WHO website.

 www.who.int

Reciprocal Healthcare Agreements

The National Health Service (NHS) provides useful information on healthcare **abroad** and produces country by country guides and a 'Health advice for travellers' leaflet'. **You** can find all this at www.nhs.uk.

Guernsey

Healthcare in Guernsey is provided by the health and Social Services Department and is outside the UK National health Service. Non-resident visitors to the bailiwick of Guernsey are required to pay for medical treatment.

Jersey

A bilateral healthcare agreement exists between mainland UK and Jersey. Treatment similar to that provided by the NHS is free and **you** will need to provide proof of residence.


European Union


If **you** are planning to travel to countries in the European Union, or Iceland, Liechtenstein, Norway or Switzerland **you** may benefit from any Reciprocal Healthcare Agreements (RHA) which exist with these countries. Where possible, **you** should take reasonable steps to use these arrangements.



Gigasure

The Gigasure app,
your travel companion that
works tirelessly by your side



The advertisement features a dark blue background with white and yellow text and icons. It includes a stylized smartphone on the right with a large yellow 'G' on its screen. To the left, there are two QR codes for downloading the app, one for iOS and one for Android, each accompanied by its respective logo. Above the text, a small airplane icon is shown with a dashed line trailing behind it, suggesting travel. The overall design is clean and modern.