

Travel Plus

**Single Trip & Annual Multi-trip Travel Insurance
Policy Document**

CONTENTS

	Page
Table of Benefits	3
Important Contact Details	4
Important Information - Some Key Information About This Insurance	5-7
Important Information You Have Given Us	8
Policy Excess & Excess Waiver	8
What to Do in a Medical Emergency	9
Out-Patient or Treatment for a Minor Injury or Illness	10
General Exclusions	11-12
General Conditions	12
Cover:	13-30
Section A - Cancellation	13-14
Section B1 - Emergency Medical & Associated Expenses	14-15
Section B2 - Cover Upon Your Return Home Following Hospitalisation Abroad	15
Section C - Overseas Hospital Benefit	16
Section D - Curtailment / Loss of Holiday	16-17
Section E - Personal Possessions	17-18
Section F - Personal Money, Passport & Travel Documents	19
Section G - Personal Accident	19-20
Section H - Personal Liability	20-21
Section I - Extended Journey Disruption	21-22
Section J - Delayed Departure / Trip Abandonment	22-23
Section K - Missed Departure / Missed Connection	23
Section L - Travel Risks	23
Section M - Legal Advice & Expenses	24
Section N - Gadget Cover	24-27
Section O - Winter Sports	27-28
Section P - Cruise Cover	29-31
Making a Claim	31-32
Cancelling Your Policy	33
Our Right to Cancel the Policy	33
Making a Complaint	33-34
Legal, Regulatory and Other Information	35-36
Definition of Words	37-39
Appendix A - Sports & Activities	40-43

TABLE OF BENEFITS

The following is a summary of the main benefits and cover limits under this insurance per insured person. The cover limits and excesses applicable differ depending on whether you have chosen Premier cover or Premier Plus cover. Your chosen cover option will be specified in your Policy Schedule. Benefits are subject to the terms, conditions, limitations and exclusions detailed in this Policy Document.

Cover Section & Policy Cover	Premier cover Limit per person (up to)	Premier cover Excess* per person	Premier Plus cover Limit per person (up to)	Premier Plus cover Excess* per person
A. Cancellation	£5,000	£75	£10,000	Nil
B1. Emergency Medical & Associated Expenses (outside your home country) Emergency dental treatment Kennel & cattery costs	£10,000,000 £500 £500	£75	£10,000,000 £500 £500	Nil
B2. Cover at home following hospitalisation abroad: - Home help	£1,000	Nil	£1,000	Nil
C. Overseas Hospital Benefit	£500 (£25 per 24 hours)	Nil	£2,000 (£100 per 24 hours)	Nil
D. Curtailment (cutting short your trip)/Loss of Holiday	£5,000	£75	£10,000	Nil
E. Personal Possessions Single article, pair or set limit Valuables limit - Possessions delayed in transit - Sports equipment limit	£2,500 £500 £1,000 £150 (over 8 hours) £300	£75 Nil £75	£4,000 £750 £1,500 £500 (over 8 hours) £750	Nil Nil Nil
F. Personal Money, Passport & Travel Documents Cash limit - Loss of Passport	£750 £350 £300	£75 Nil	£1,500 £750 £500	Nil Nil
G. Personal Accident ** - Death - Loss of limb/loss of sight - Permanent total disability Burial or cremation costs	£15,000 £15,000 £15,000 £5,000	Nil Nil Nil Nil	£50,000 £50,000 £50,000 £5,000	Nil Nil Nil Nil
H. Personal Liability	£2,000,000	£75 (Property damage only)	£2,000,000	Nil
I. Extended Journey Disruption	£5,000	Nil	£10,000	Nil
J. Delayed Departure (after 10 hours delay) or Trip Abandonment (after 10 hours delay)	£100 (£25 per 10 hours delay) £5,000	Nil £75	£500 (£100 per 10 hours delay) £10,000	Nil Nil
K. Missed Departure / Missed Connection	£1,000	Nil	£2,500	Nil
L. Travel Risks - Hijack/Kidnap - Mugging - Natural Disaster	£2,500 (£100 per 24 hours) £250 (one off payment) £750	Nil Nil Nil	£10,000 (£500 per 24 hours) £1,000 (one off payment) £1,500	Nil Nil Nil
M. Legal Advice & Expenses	£25,000 (£50,000 policy max)	Nil	£50,000 (£100,000 policy max)	Nil
N. Gadget Cover	£1,000	£50	£1,500	£50
Winter Sports & Cruise Cover These covers are automatically provided on Annual Multi-trip policies. For Single Trip cover an additional premium must be paid and shown on your Policy Schedule.				
O. Winter Sports - Own Ski Equipment Single article, pair or set limit - Hired Ski Equipment loss/damage - Ski Equipment delayed in transit - Loss of Ski Pack - Avalanche/Weather Delay - Piste Closure	£500 £300 £150 £100 (over 8 hours) £250 £200 £250 (£25 per 24 hours)	£75 Nil Nil Nil Nil Nil	£1,000 £500 £300 £200 (over 8 hours) £500 £400 £500 (£50 per 24 hours)	Nil Nil Nil Nil Nil Nil
P. Cruise Cover - Missed Embarkation - Formal Cruise Attire - Formal Cruise Attire delayed in transit - Cruise Itinerary Changes - Additional emergency medical assistance & expenses: - Ship to shore repatriation - On-board medical fees - Unused excursions - Cabin confinement	£750 £1,500 £250 (over 8 hours) £500 (£50 each missed port) £100,000 £250,000 £250 £500 (£50 per 24 hours)	Nil £75 Nil Nil £75 £75 Nil Nil	£1,500 £2,500 £500 (over 8 hours) £1,000 (£100 each missed port) £100,000 £250,000 £500 £1,000 (£100 per 24 hours)	Nil Nil Nil Nil Nil Nil Nil Nil

* An **excess** applies under some sections of cover under this insurance, as shown in the Table of Benefits above. This means **you** will be responsible for paying the first part of any claim. All **excesses** shown for this policy are payable for each claim, per incident claimed for, under each applicable section of cover, by each **insured person**. However, please note:

- Subject to the provisions contained in 2. below, if **you** have paid the additional premium for "Excess Waiver" under Premier cover, no **excess** will be payable except for claims under Cover Section N - Gadget Cover where the £50 **excess** will still apply.
- Any **excess** imposed by **us** because an **insured person** has an **existing medical condition** which **we** have agreed in writing to cover following **your** call to the Medical Screening Service will still apply whether **you** have purchased Premier or Premier Plus cover and even if **you** have paid the additional premium for "Excess Waiver".

** Section G - Personal Accident – The benefit payable for death is reduced to **£5,000** if **you** are aged 15 years & under or 70 years & over. If **you** are aged 70 years & over there is no benefit payable for **permanent total disablement**.

IMPORTANT CONTACT DETAILS

Calls may be monitored and recorded

CUSTOMER SERVICES

PJ Hayman & Company Limited

02392 419 044 (this is a basic rate number)

Monday- Friday: 9am-5pm, closed Bank Holidays

Email: Direct.sales@pjhayman.com

Write to: Stansted House, Rowlands Castle, Hampshire PO9 6DX

Whether at **home** or abroad, the **policy administrator** PJ Hayman & Company Limited is available to help **you** deal with any queries about **your** insurance or make a claim. For medical emergencies, the Medical Emergency Assistance telephone service is available 24 hours a day, 365 days a year.

Please contact the **policy administrator** if **you** need any documents to be made available in braille and/or large print and/or in Audio format.

MEDICAL SCREENING SERVICE

PJ Hayman & Company Limited

02392 419 068 (this is a basic rate number)

Monday-Friday: 9am-5pm, closed Bank Holidays

Email: Direct.sales@pjhayman.com

24HR EMERGENCY MEDICAL ASSISTANCE

Healix Medical Assistance Services

+44 (0) 203 869 1108

Email: internationalhealthcare@healix.com

You should first call an ambulance using the local equivalent of a 999 number. If **you** are travelling within the European Union **you** should dial 112.

You should then, where possible, contact Healix Medical Assistance Services who are available 24 hours a day, all year round.

You have the reassurance of knowing that worldwide medical advice and help in an emergency is just a phone call away. (For more information see pages 9 to 10).

CLAIMS

To make a claim, please ensure **you** contact the relevant **claims handler**. (For more information see pages 31 to 32).

Cover Sections A-M and Cover Sections O & P

Roger Rich & Company Part of the Claims Consortium Group

+44 (0)1608 641 351 (this is a basic rate number)

Monday - Friday 9am-5.30pm

Email: travelplus@claimsconsortiumgroup.co.uk

Write to:

**Travel Claims, Roger Rich & Company Part of the Claims Consortium Group
2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire OX7 5SR**

Gadget Cover (Section N)

+44 (0)1865 745566 (this is a basic rate number)

claims@theoxfordclaimscompany.co.uk

<https://theoxfordclaimscompany.co.uk/make-a-claim/>

IMPORTANT INFORMATION

The following is some key information about this insurance.

Please take the time to read it carefully.

Throughout this Policy Document **we** use the terms “**you**” and “**insured person**” to describe the person(s) to whom cover is provided. Certain words shown in **bold** throughout this document have specific meanings and these are explained in the “Definition of Words” section at the end of the document. Some sections of cover contain additional definitions applicable to that cover section only.

This Policy Document is written in English and all other information and communications to **you** relating to this insurance will also be in English.

Eligibility for this insurance

- This cover is for residents of the **United Kingdom**, the Channel Islands, the Isle of Man, or for members of the British Armed Forces only.
- Cover is only available if an **insured person** is aged 75 years or under on the date **you** purchase **your** policy.
- All **children** must be under the age of 18 (or 23 if still in full time education) on the date **you** purchase **your** policy. **Children** may travel independently from other adult **insured persons**. **Children** under the age of 18 years must have the permission of their parent and/or guardian and be accompanied by a responsible adult during the **trip**.

Trips covered by this insurance

For cover to be provided under this insurance, any **trip** must meet the following requirements:

- The **trip** must be to a destination within the Area of Cover shown on **your** Policy Schedule.
- The **trip** must be a two-way **trip** which starts and ends in the **United Kingdom**, the Channel Islands or the Isle of Man, or which starts from a Ministry of Defence base/location where there is a recognised British Forces Post Office address.
- The **trip** must start and finish within the **period of insurance** shown on **your** Policy Schedule.
- Any **trip** within **your home country** must include at least 2 nights' booked accommodation.
- **You** must not be travelling against the advice of a **doctor** or where a **doctor** would have advised against **you** travelling had **you** sought their advice before beginning the **trip**.
- The **trip** cannot be undertaken for the specific purpose of receiving medical treatment during the **trip**.
- Where **you** have purchased Single Trip cover, the **trip** cannot be for more than 94 days.
- Where **you** have purchased Annual Multi-trip cover, **you** may take any number of **trips** within the **period of insurance** shown on **your** Policy Schedule but each **trip** cannot be for more than:
 - a) 35 days if **you** have purchased Premier cover; or
 - b) 60 days if **you** have purchased Premier Plus cover (or 35 days if an **insured person** is aged 70 years or over on the date **you** purchase **your** policy).

Winter sports cover is limited to a maximum total of 21 days for Premier cover or 45 days for Premier Plus cover, in the **period of insurance**.

- For Annual Multi-trip cover only: Any **trip** undertaken by an **insured person** who is a **child** and who is a student and normally resident in the Channel Islands or the Isle of Man can commence from the **child's home country** or their place of education in England, Scotland, Wales or Northern Ireland.

When your cover starts and ends

- If **you** have chosen a Single Trip policy:

Your period of insurance is shown on **your** Policy Schedule and runs from the date **your** policy is issued until the completion of **your trip**.

 - Cover under Cover Section A – Cancellation starts from the date the policy was issued and ends when **you** leave **home** to start **your trip**.
 - The cover under all other cover sections starts when **you** commence **your trip** and ends when **you** complete **your trip**.
- If **you** have chosen an Annual Multi-trip policy:

Your period of insurance is shown on **your** Policy Schedule.

 - Cover under Cover Section A – Cancellation starts from the date of commencement of **your period of insurance** or, if later, the date any **trip** is booked, and ends when **you** leave **home** to start any **trip**.
 - The cover under all other cover sections starts when **you** leave **home** to start **your trip** and ends when **you** complete **your trip**.

Expiry of your policy

If **you** have an Annual Multi-trip policy, **we** will write to **you** at least 21 days prior to the expiry of the **period of insurance** as shown on **your** Policy Schedule to advise whether **we** are able to offer **you** a further period of cover, and if so the cost and terms and conditions of further cover.

Foreign, Commonwealth & Development Office (FCDO) advice

This insurance policy will not cover **you** for travel to a specific country or to an area where the Foreign, Commonwealth & Development Office (FCDO) advised against all travel at the time **you** purchased **your** policy or booked **your trip** (whichever is later).

Existing medical conditions

There is no cover under this insurance for any claim arising directly or indirectly from any **existing medical condition**, as defined below, unless **you** have contacted **our** Medical Screening Service, and **we** have agreed in writing to provide cover and **you** have paid (if required by **us**) any additional premium.

An **existing medical condition** means:

- a) any respiratory condition (relating to the lungs or breathing) requiring a hospital admission or the use of a nebuliser and/or supplementary oxygen for which **you** have ever received treatment;
- b) any heart or heart related condition for which **you** have ever received treatment;
- c) any circulatory condition (relating to the blood or circulation) for which **you** have received treatment within the 5 years prior to **your** policy issue date;
- d) any malignant condition e.g. cancer for which **you** have received any diagnosis or treatment within the 5 years prior to **your** policy issue date;
- e) any **medical condition** for which **you** have received surgery, inpatient or outpatient treatment or had any tests or investigations in a hospital or clinic or have been seen by a specialist consultant within the 2 years prior to **your** policy issue date;
- f) any re-occurring health condition, or any other **medical condition** which within the 2 years prior to **your** policy issue date has been treated in hospital or has been referred to a specialist or for which **you** are waiting for any tests or treatment of any description, or for which **your doctor** has altered **your** regular prescribed medication in the 6 months prior to **your** policy issue date;
- g) any terminal condition;
- h) any symptoms that are or should be under investigation for a condition that has not yet been diagnosed.

Changes in the health of an insured person

If an **insured person's** health changes after **you** purchased **your** policy but before **you** commence **your trip** (or in the case of Annual Multi-trip cover before the date of departure on **your next trip**), **you** must contact the Medical Screening Service for further advice and to discuss **your** options. Contact details are given on page 4.

Changes which **we** need to know about are:

- where new medication or a change in regular medication has been prescribed;
- where there has been a deterioration of a previously stable condition;
- where an **insured person** has been referred to a specialist;
- where an undiagnosed condition is being investigated; or
- where an **insured person** is awaiting treatment/consultation.

We will then tell **you** if **we** can cover an **insured person's medical condition(s)** free of charge or for an additional premium.

If **we** cannot cover an **insured person's medical condition(s)**, or **you** do not want to pay any additional premium quoted, **we** will give **you** the choice of either:

- making a cancellation claim for any pre-booked **trips**; or
- cancelling **your** policy and receiving a proportionate/partial refund, provided that **you** have not made a claim or are about to.

Pregnancy

If **you** are pregnant, **you** will be covered under the standard terms and conditions of the policy during weeks 0-28 inclusive of the pregnancy. From the start of week 29 to week 40 inclusive of the pregnancy, there is no cover for claims relating to pregnancy or childbirth unless one of the following medical complications of pregnancy arise:

Toxaemia, gestational hypertension, ectopic pregnancy, post-partum haemorrhage, preeclampsia, molar pregnancy or hydatidiform mole, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirth, miscarriage, emergency caesarean, a termination needed for medical reasons, or premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.

Please note **we** will not cover denial of boarding by a carrier so **you** should check that **you** will be able to travel with the carrier/airline in advance.

It is essential, if at the time of booking a **trip** **you** are aware that **you** are pregnant, that **you** ensure that **you** are able to have the required vaccinations for that **trip**. No cover will be provided for cancellation of the **trip** in the event that after booking **you** discover that travel whilst pregnant is advised against or **you** are unable to receive the appropriate and required vaccinations for that country.

The health of individuals with whom you are travelling or have arranged to travel, a person with whom you have arranged to reside temporarily, or a close relative or close business associate, who are not insured under the policy

If, at the time **your** policy started or at the time of booking a **trip**, whichever was the later, any person on whom the **trip** depends including the person with whom **you** are travelling or have arranged to travel, a person with whom **you** have arranged to reside temporarily, or a **close relative**, friend or **close business associate** had a **medical condition** for which he or she:

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

we will not pay for any claim **you** make under Section A - Cancellation or Section D - Curtailment/Loss of Holiday, that relates in any way to the **medical condition** of that person.

Claims for reimbursement of costs

Under cover Sections A - Cancellation and D - Curtailment/Loss of Holiday, **we** provide cover for **unrecoverable costs**. If **you** need to make a claim for travel, accommodation or related costs which **you** have paid, or agreed to pay, **we** will consider claims for **your** costs which are unrecoverable from **your** travel and/or accommodation provider or agent, **your** debit/credit card company, PayPal, ABTA or ATOL (or similar organisations). For example, if **your trip** is cancelled by **your** tour operator or booking agent **you** may have a right to a refund from them for some or all of the cost of **your trip**. If **you** are not able to recover all of **your** costs and **your** circumstances are covered by the terms of the policy, **we** will consider costs **you** have been unable to recover.

In the event that **you** have paid for a **trip** on behalf of other individuals not insured on this policy please be advised that **your** policy only provides cover for **your** proportion of **trip** costs, as opposed to the amount **you** have paid on behalf of others.

USA medical costs

Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. It is important that **you** do not pay any medical providers up front, either at the time of **your** treatment or on **your** return to **your home country**. Medical providers may engage the services of collection agencies but any correspondence should simply be sent on to **us**, unanswered: there is no lawful action that can be taken which **we** cannot step in and take over on **your** behalf. Please contact the 24hr Emergency Medical Assistance helpline as soon as possible in the event of an **illness** or injury and do not pay for the costs of any treatment **you** receive.

Trip extensions

Trip extensions if you decide you wish to extend your trip whilst overseas

If **you** have chosen a Single Trip policy and, having started **your trip**, **you** decide **you** want to extend **your** policy either:

- a) beyond the allowed maximum of 94 days ; or
- b) beyond the expiry date of **your period of insurance** as shown on **your** Policy Schedule

OR

If **you** have chosen an Annual Multi-trip Trip policy and, having started **your trip**, **you** decide **you** want to extend **your** policy either:

- a) beyond the allowed maximum number of days per **trip** i.e.
 - i) 35 days if **you** have purchased Premier cover; or
 - ii) 60 days if **you** have purchased Premier Plus cover (or 35 days if an **insured person** is aged 70 years or over on the date **you** purchase **your** policy); or
- b) beyond the expiry date of **your period of insurance** as shown on **your** Policy Schedule,

please contact the **policy administrator** – contact details are given on page 4 of this Policy Document. **You** will be asked some questions and the **policy administrator** will tell **you** whether or not an extension can be granted.

Trip extensions if you are unable to return home from your trip as planned

If, due to unexpected circumstances beyond **your** control, for example, due to **illness** or injury or unavoidable delays affecting **your** return flight or **public transport**, **your trip** cannot be completed within the **period of insurance** stated in **your** Policy Schedule, cover will be extended at no extra cost for up to 30 days. This also applies to one person travelling with **you** who is authorised to stay with **you** by Healix Medical Assistance Services if the extension is due to medical reasons. All requests for more than 30 days extended cover must be authorised by Healix Medical Assistance Services. Contact details are given on page 4 of this Policy Document.

IMPORTANT INFORMATION YOU HAVE GIVEN US

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us** via the **policy administrator**. **You** must take reasonable care to provide complete and accurate answers to the questions asked when the insurance is taken out or amended. If the information provided by **you** is not complete and accurate:

- **we** may cancel the insurance and refuse to pay any claim, or;
- **we** may not pay any claim in full, or;
- **we** may revise the premium, or;
- the extent of the cover may be affected.

We will write to **you** if **we**:

- intend to cancel the insurance; or
- need to amend the terms of the insurance; or
- require **you** to pay more for this insurance.

If **you** become aware that information **you** have given is incomplete or inaccurate, **you** must inform the **policy administrator** as soon as possible. Contact details are given on page 4 of this document.

POLICY EXCESS

An **excess** applies under some sections of cover under this insurance, as shown in the Table of Benefits on page 3. This means **you** will be responsible for paying the first part of any claim. All **excesses** shown for this policy are payable for each claim, per incident claimed for, under each applicable section of cover, by each **insured person**.

Your excess may be increased if, following **your** call to the Medical Screening Service, **we** have agreed in writing to cover any **existing medical condition(s)** an **insured person** has (including anything directly or indirectly related to the condition(s)).

If **you** have paid the additional premium for 'Excess Waiver' under Premier cover, please read the "Excess Waiver" section below for details of how this impacts any policy **excess(es)** payable.

EXCESS WAIVER

If **you** have paid the additional premium for 'Excess Waiver' under Premier cover then, subject to 1. and 2. below, **you** will not have to pay the policy **excess** which **you** would otherwise have been required to pay for each claim, per incident claimed for, under each applicable section of cover, by each **insured person**.

However, please note:

1. The policy **excess** will still apply to any claims made under Cover Section N – Gadget Cover; and
2. Any **excess** imposed by **us** because an **insured person** has an **existing medical condition** which **we** have agreed in writing to cover following **your** call to the Medical Screening Service will still apply whether **you** have purchased Premier or Premier Plus cover and even if **you** have paid the additional premium for "Excess Waiver".

WHAT TO DO IN A MEDICAL EMERGENCY

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

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

You should receive emergency medical treatment or management regardless of ability to pay or any other consideration. A failure or refusal by a treating hospital or treating **doctor** to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL HEALIX MEDICAL ASSISTANCE SERVICES ON +44 (0) 203 869 1108*

Whilst the actual medical care **you** receive is in the hands of the local **doctors** treating **you**, Healix Medical Assistance Services can obtain the medical information needed from them to establish what is wrong, as well as their treatment and discharge plans. Healix Medical Assistance Services can support **you** in the event **you** are admitted to a facility that may not be suitable for **your** clinical needs or where there are concerns over practice.

Healix Medical Assistance Services will then advise on, and can put in place, suitable **repatriation** plans to get **you home** as soon as it is medically safe to do so. Healix Medical Assistance Services will liaise with the treating **doctor** to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of **repatriation** that is best suited to **your** individual needs and **your** recovery.

Healix Medical Assistance Services understand that an immediate contact could be difficult. If **you** are travelling alone and cannot make a call personally, please ask a representative from the hospital to call Healix Medical Assistance Services with **your** details as soon as possible. Healix Medical Assistance Services can then offer any useful information and translation requirements to the hospital and **you** can concentrate on getting better.

*Please note - calls may be recorded and/or monitored for quality assurance, training and as a record of the conversation.

Medical Treatment

There is no cover for:

- routine, non-emergency or elective treatment
- or treatment that can wait until **you** return **home**.
- Healix Medical Assistance Services **doctors** are not treating **you**; they are not responsible for or in control of the clinical care **you** are receiving in a medical facility.
- In some instances, **you** may need to be moved from one local facility to another larger/ more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility. Much like the NHS, emergency service rooms can be busy at certain times and so it is possible **you** may have to wait as **you** would in a local NHS hospital unless **you** require critical care.
- Once **you** are discharged from hospital this does not always mean **you** are fit to fly **home** - for example, if **you** were in the **United Kingdom** and suffered the same injury/**illness**, then **you** would not consider flying out on holiday so soon after surgery/treatment/an incident.
- Some medical facilities will raise charges that are far in excess of what is customary and reasonable; Healix Medical Assistance Services will deal with such bills directly and there is no need for **you** to pay them. **You** simply need to pass any correspondence about such bills to Healix Medical Assistance Services to ensure Healix Medical Assistance Services can provide full financial protection.

Repatriation (bringing you home)

- Coming **home** straight away is not always an option even if **you** are considered 'fit to fly' by the treating **doctor**.
- Healix Medical Assistance Services have a medical team with experience in aviation medicine who will advise on both the timing and method of **repatriation** which is best suited to **your** individual needs and recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change - if **your** health, stability or vitals change - then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the **United Kingdom**, the Channel Islands or Isle of Man if treatment is not possible where they are.

OUT-PATIENT OR TREATMENT FOR A MINOR INJURY OR ILLNESS

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

For a non-urgent medical situation

That is something **you** would normally see **your** GP or minor injuries unit for, so **you** don't need to attend hospital but do need some medication to treat a non-emergency situation. Like what? Poorly **child** with tonsillitis? Infected cut on the foot?

If **you** need to see a **doctor** ask locally for the nearest public/state medical facility or seek advice on where to go for treatment from Healix Medical Assistance Services on:

+44 (0) 203 869 1108

Optimal care

In **our** experience the access to the best **doctors**, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) is limited to state facilities. They don't always look as nice, but **we** have experience of good clinical outcomes within a regulated environment without the risk of a patient's health being compromised over commercial interest or immoral and dangerous practices such as extortion, detainment and withdrawal of treatment which **you** are unlikely to find occurring in state facilities.

In the event that you do receive out-patient treatment when you are travelling

Using these agreements below in public facilities will mean that medical treatment will be free, or at a reduced cost, and **your excess** will be waived from any claim **you** may make. If **you** are unable to use the UK Global Health Insurance Card (UK GHIC)/European Health Insurance Card (EHIC), **you** will have to pay the medical facility and submit a claim when **you** get **home**, the **excess** will then be applied.

In European Union Countries – if **you** present at a public facility, **you** are strongly advised to show **your** UK Global Health Insurance Card (UK GHIC)/European Health Insurance Card (EHIC).

In Australia – **you** are strongly advised to enrol for Medicare, and have it accepted.

Everywhere else in the World – if there is not a suitable public facility that will treat **you** free of charge, **you** can pay the medical facility and retain all receipts so that **you** can make a claim upon arriving **home**.

Please note:

If **you** are admitted to hospital, **you** should call Healix Medical Assistance Services on: **+44 (0) 203 869 1108**

GENERAL EXCLUSIONS

These General Exclusions do not apply to Section N - Gadget cover. The exclusions which apply to Section N - Gadget cover are listed in that cover section.

These General Exclusions apply to all other cover sections. Most cover sections contain exclusions specific to that section of cover which apply in addition to these General Exclusions.

We will not pay any claim arising directly or indirectly from:

- 1) **your** participation in an activity not listed under 'Sports & Activities' - Activity Pack 1 in Appendix A of this Policy Document, unless **you** have paid the appropriate premium to include Activity Pack 2, 3 or 4 (see pages 40 to 41 for details of the Activity Packs);
- 2) **your** participation in the following activities: **off-piste** Skiing/Snowboarding without a guide or instructor, Skiing/Snowboarding against local authoritative recommendations, warnings or advice, Alpine skiing, Bobbing, Free-style skiing, Glacier skiing, Ice climbing, Ice hockey, Heli-skiing, Ski acrobatics, Ski flying, Ski jumping, Ski mountaineering, Snowcat skiing, Ski-stunting, Snow carting or the use of Bob sleighs, Luges or Skeletons or any Competitive skiing.
Note: Covered **winter sports** activities are listed in 'Appendix A – Sports & Activities - Winter Sports Activities' on page 42.
- 3) **your** participation in or practice of any professional sporting activities. **We** consider professional sporting activities to be activities or sports from which any income is obtained or sponsorship is received;
- 4) **your** participation in any competitions, races or racing;
- 5) participation in any activity **you** undertake during **your trip** where the following requirements are not met:
Any individual, company or other organisation used in connection with undertaking the activity must:
 - be licensed, experienced and qualified in their field and offering controlled/organised activities; and
 - (where appropriate) must ensure that unless **you** have an appropriate license, **you** are only participating in the activity as a passenger; and
 - provide **you** with clear instructions on how to operate any equipment or undertake the activity safely; and
 - provide **you** with safety equipment and ensure that this is worn in accordance with any operator and/or manufacturer guidelines; and
 - provide ongoing instruction and/or guidance throughout the period of the activity which could include an instructor or guide in order for the activity to be undertaken safely;
- 6) any travel outside the Area of Cover **you** have chosen as shown on **your** Policy Schedule, unless **you** are en route to **your** chosen Area of Cover;
- 7) an **existing medical condition**, unless **you** have contacted **our** Medical Screening Service and **we** have agreed in writing to provide cover and **you** have paid (if required by **us**) any additional premium;
- 8) **your** carrier's refusal to allow **you** to board or travel for any reason, including due to pregnancy;
- 9) alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered **doctor**, but not for the treatment of drug addiction), or solvent abuse;
- 10) **your** suicide or an attempt at suicide, self-injury or **you** deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
- 11) **you** causing damage or injury on purpose;
- 12) **you** breaking the law, or not following the laws of any country or local authority;
- 13) **you** piloting or travelling in an aircraft where **you** or the pilot are not licensed to carry passengers;
- 14) **you** operating or being in control of a motorised vehicle for which **you** do not hold the appropriate licence(s) to operate such vehicle in the **United Kingdom**, the Channel Islands or the Isle of Man. (Please Note: there is no cover under Section H - Personal Liability for any claim related to the use of motorised vehicles);
- 15) **you** riding a motorcycle, moped or scooter with an engine capacity in excess of 250cc or without wearing a crash helmet, whether legally required locally or not;
- 16) **you** riding a motor cycle or moped off-road or using a quad bike;
- 17) the usage of **drones**;
- 18) travel to a specific country or to an area where the Foreign, Commonwealth & Development Office (FCDO) advised against all travel at the time **you** purchased **your** policy or booked **your trip** (whichever is later);
- 19) any loss, damage, liability, cost or expense caused deliberately or accidentally by:
 - a) the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
 - b) any computer virus;
 - c) any computer related hoax relating to a) and/or b) above.

For the purposes of this exclusion, "computer" means a machine or device that performs processes, calculations and operations based on instructions provided by a software or hardware program, with the ability to accept data (input), process it, and then produce outputs. This includes phones, including smartphones, and tablets.

20) any other loss, damage or additional expense following on from an event for which **you** are claiming, unless **we** specifically provide cover under this insurance. For example, **we** will not pay for loss of earnings following bodily injury or **illness**.

21) war, **act of terrorism, nuclear risks**, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, civil commotion, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government, public or local authority.

This exclusion shall not apply to claims under either Section B1 - Emergency Medical & Associated Expenses or Section P - Cruise Cover (Event D - Additional Emergency Medical Assistance & Expenses) providing:

- the **act of terrorism** is not of a nuclear nature; and
- at the time of travel **you** are not travelling to a country or area that the Foreign, Commonwealth & Development Office lists as a place which they either advise against all travel to, or all travel on holiday.

22) Infectious or contagious diseases

- a) Other than as stated in e) below, this insurance does not cover claims in any way caused by or resulting from an **infectious or contagious disease**, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).
- b) This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified **doctor** before the date of any such declaration(s).
- c) This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
- d) **Infectious or contagious disease** means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
- e) This exclusion does not apply to claims under Section B1 - Emergency Medical & Associated Expenses or Section D - Curtailment/Loss of Holiday or Section P - Cruise Cover (Event D - Additional Emergency Medical Assistance & Expenses). **We** will also provide cover under Section A - Cancellation if **you** are forced to cancel **your trip** before the start date because **you** became **ill** with an **infectious or contagious disease**, including contracting **Coronavirus**. Please read the information contained under "Coronavirus cover" towards the end of Section A - Cancellation and Section D - Curtailment/Loss of Holiday for full details of the cover provided under these sections of cover and the evidence **you** will need to provide if **you** wish to make a claim.

GENERAL CONDITIONS

These conditions apply to the whole of your insurance. Under some individual sections of cover there are also "Special Conditions Relating to Claims" under that section of cover.

Where any condition requires an action by you and you do not meet the condition, your claim may not be paid or not paid in full.

1. **We** may refuse to pay any expenses for which **you** cannot provide receipts or bills.
2. **You** cannot transfer **your** rights under this policy but **we** may ask **you** to transfer **your** rights to **us** to enable **us** to take proceedings in **your** name for **our** benefit.
3. If, at the time of a valid claim under this policy there is another insurance policy in force which covers **you** for the same loss or expense (for example a Home Contents Policy), **we** may seek a recovery of some or all of **our** costs from the other insurer. **You** must give **us** any help or information **we** may need to assist **us** with **our** loss recoveries.
4. **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, is fraudulent, deliberately exaggerated, or is intended to mislead, **we** may:
 - not pay that claim; and
 - recover (from **you**) any payments made in respect of that claim; and
 - terminate **your** insurance from the time of the fraudulent act; and
 - inform the police of the act.

If **your** insurance is terminated 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 insurance premium(s) already paid.

5. When **you** deal with **us** or **our claims handler** or the Medical Emergency Assistance Company **you** are acting on behalf of any other person(s) covered under this insurance.
6. Only all **insured persons** and **we** have rights under this insurance and it is not intended that any clause or term of this insurance should be enforceable, by virtue of the Contract (Rights of Third Parties) Act 1999, by any other person.

Section A - Cancellation

For each insured person we will pay up to:

£5,000 Premier cover

£10,000 Premier Plus cover

for the following **unrecoverable costs** that **you** have paid or agreed to pay:

- i) transport charges,
- ii) accommodation charges,
- iii) car hire and
- iv) pre-paid excursions (limited to **£250** Premier cover or **£500** Premier Plus cover) booked before **you** go on **your trip**, if **you** are forced to cancel **your trip** before it starts because one of the following happens which could not have been foreseen:
 - i. **you** or a **travelling companion**, becomes **ill**, is injured or dies;
 - ii. **you** become **ill** with an **infectious or contagious disease** (including contracting **Coronavirus**);
Note: Please read the information contained under "Coronavirus cover" towards the end of this Cover Section A for full details of the cover provided in relation to **Coronavirus** and the evidence **you** need to supply in order to make a claim.
 - iii. a **close relative**, a **close business associate** or the person **you** were going to stay with becomes **ill**, is injured or dies;
 - iv. **your home** is burgled, or damaged by fire, flood or storm;
 - v. **you**, or a **travelling companion** are called for jury service or required as a witness in a court of law;
 - vi. **you**, or a **travelling companion** suffer compulsory redundancy (there must have been no reason to believe **you** or the **travelling companion** would be made redundant at the time **you** booked the **trip**);
 - vii. an **insured person** or a **travelling companion** who is in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector), or is a member of parliament, has leave withdrawn;
 - viii. fire, earthquake, storm, flood, riot or civil unrest in the country **you** are travelling to.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- the **excess** shown in the Table of Benefits on page 3;
- any claim due to circumstances known to **you** before this insurance was purchased, or at the time of booking any **trip**, which could reasonably have been expected to lead to cancellation of **your trip**;
- any claim **you** make that relates in any way to a **medical condition** of any person not insured under this policy on whom the **trip** depends, including the person with whom **you** are travelling or have arranged to travel, a person with whom **you** have arranged to reside temporarily, or a **close relative**, friend or **close business associate**, if, at the time **your** policy started or at the time of booking a **trip**, whichever was the later, any such person:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;
- any claim where **you** cancelled **your trip** because:
 - a) **you** simply did not want to travel;
 - b) **you** could no longer afford to pay for the **trip**;
 - c) of an **existing medical condition** which **you** have not told **us** about and that **we** have not agreed to cover in writing;
- any claim where **you**, or a **travelling companion**, did not obtain the required **travel documents**, inoculations or vaccinations for the area **you** are travelling to;
- any claim where **you**, or a **travelling companion** are the defendant in a court of law;
- any claim relating to pregnancy or childbirth if **you** are 29 weeks or more pregnant unless one of the following medical complications of pregnancy arise:
Toxaemia, gestational hypertension, ectopic pregnancy, post-partum haemorrhage, pre-eclampsia, molar pregnancy or hydatidiform mole, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirth, miscarriage, emergency caesarean, a termination needed for medical reasons, or premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.
- any claim if, after booking a **trip**, **you** discover that travel whilst pregnant is advised against or **you** are unable to receive the appropriate and required vaccinations for that country;
- accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. However, **we** will pay any property maintenance costs, service charges or user fees relating to a specific booking under any such arrangement, plan or scheme.

Coronavirus cover

If **you** become **ill** following a positive diagnosis of **Coronavirus** and **you** are forced to cancel **your trip**, the insurance provides cover for any **unrecoverable costs** if **you** are unable to travel to or enter any country because **you** have tested positive for **Coronavirus** and are unable to demonstrate that **you** are symptom free or have tested negative for **Coronavirus**. This cover is only provided where **you** were travelling to a country which requires evidence of a negative test for **Coronavirus** prior to travelling to or entering the country.

There is no cover under this insurance:

- For **unrecoverable costs** unless **you** provide evidence that **you** have been unable to travel to or enter any country because **you** have tested positive for **Coronavirus**. **You** must provide the result of a test carried out by a testing provider who has self-certified as meeting the **UK** Government's minimum standards for general population testing services.
You can find a list of such providers at: <https://www.gov.uk/government/publications/list-of-private-providers-of-coronavirus-testing/>
- For any **unrecoverable costs** if **you** are unable to provide evidence from a **doctor** confirming that **you** have contracted **Coronavirus**;
- If **you** cancelled **your trip** because:
 - **you** chose to quarantine or isolate as a result of exposure to an **infectious or contagious disease** including **Coronavirus**; or
 - **you** simply did not want to travel or had a fear of travelling.

Special Conditions Relating to Claims

1. **You** must notify **your** tour operator, travel agent, transport or accommodation provider as soon as **you** find out it is necessary to cancel **your trip** and request a cancellation invoice. If **you** fail to do so, the amount **we** will pay will be limited to the cancellation charges that would have been payable had such notification taken place.
2. **You** must ensure that the medical certificate in the cancellation claim form is completed by the **doctor** of the person whose injury, **illness** or death has caused the cancellation.

Section B1 - Emergency Medical & Associated Expenses

Important Note: If **you** are going on a **cruise**, there is no cover provided under this section of the insurance. However, if **you** have purchased an Annual Multi-trip policy **you** will automatically receive the cover under Section P - Cruise Cover. If **you** have purchased a Single Trip policy and wish to receive the cover provided under Section P - Cruise Cover **you** will need to pay an additional premium and this cover will be shown as included on **your** Policy Schedule.

Your policy is intended to cover immediate treatment in an emergency situation. **We** reserve the right to **repatriate you** immediately for treatment in **your home country** when this is deemed to be preferable regardless of **your** original travel plans. All medical decisions are at the discretion of the Medical Emergency Assistance Company. It is essential for **you** to contact the Medical Emergency Assistance Company prior to **you** being admitted anywhere. In this instance **we** may arrange for a local transfer to a hospital better equipped for **your** immediate needs.

Please see the section 'What to do in a Medical Emergency' on pages 9 to 10 of this Policy Document for details.

For each insured person we will pay up to:

£10,000,000 to **you** or **your** legal representatives the following emergency expenses that result from **your** accidental death, injury or **illness**:

- a) for:
 - i) fees or charges to be paid outside **your home country** for medical, surgical, hospital, nursing home or nursing services and additional accommodation (room only) incurred and payable until such time as, when in the opinion of the **doctor** in attendance and the Medical Emergency Assistance Company, **you** are fit to travel;
 - ii) additional travel and accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay abroad beyond **your** scheduled return date;
 - iii) additional travel, accommodation and **repatriation** costs incurred by **you** or on **your** behalf for any one other person who is required for medical reasons to stay with **you**, to travel to **you** from within **your home country**, or to travel with **you**;
 - iv) extra costs for transport and accommodation for **your children** on the same **trip** as **you** who have to stay with **you** or travel without **you** to return **home**.
 - v) the cost of returning **your** ashes **home** or the return of **your** body to **your home** when arranged by **us**.
- b) up to **£500** for non-cosmetic emergency dental treatment.
- c) up to **£500** if **your** domestic dog(s)/cat(s) is/are in a kennel/cattery during **your trip** and **your** return to **your home** has been delayed due to bodily injury, **illness** or disease.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- the **excess** shown in the Table of Benefits on page 3, except when **you** have used a UK Global Health Insurance Card (UK GHIC)/European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical cost when the **excess** is waived;
- any claim arising directly or indirectly from any **existing medical condition**, unless **you** have contacted **our** Medical Screening Service, and **we** have agreed in writing to provide cover and **you** have paid (if required by **us**) any additional premium.
- any claim if **you** have travelled against the advice of a **doctor** or where a **doctor** would have advised against **you** travelling had **you** sought their advice before beginning the **trip**;
- for any elective or pre-arranged treatment or any routine non-emergency tests or treatment of any description. This includes complications as a result of elective, pre-arranged or cosmetic treatment, received whilst abroad;
- any claim where **you** did not obtain the recommended vaccines, inoculations or medications prior to the **trip**;
- any claim relating to pregnancy or childbirth if **you** are 29 weeks or more pregnant unless one of the following medical complications of pregnancy arise:
Toxaemia, gestational hypertension, ectopic pregnancy, post-partum haemorrhage, pre-eclampsia, molar pregnancy or hydatidiform mole, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirth, miscarriage, emergency caesarean, a termination needed for medical reasons, or premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.
- any claim if, after booking a **trip**, **you** discover that travel whilst pregnant is advised against or **you** are unable to receive the appropriate and required vaccinations for that country;
- the cost of private treatment where adequate state facilities are available;
- any costs for treatment relating to **Coronavirus** if **you** are unable to provide evidence from a **doctor** confirming that **you** have contracted **Coronavirus**;
- any costs of **Coronavirus** testing, unless **you** are admitted to hospital as an inpatient as a result of an accident, injury or **illness** that is covered under this section of cover;
- for **repatriation** unless this is deemed medically necessary by the Medical Emergency Assistance Company;
- for any services or treatment received by **you** within **your home country**;
- for any proposed services or treatment including any form of cosmetic surgery or treatment, that in the opinion of the Medical Emergency Assistance Company, in consultation with **your** treating **doctor**, can reasonably wait until **you** return to **your home country**;
- for any services or treatment received by **you** after the date on which, in the opinion of the Medical Emergency Assistance Company **you** can safely return **home**, where such services or treatment would exceed the cost of **your repatriation**;
- for repairs to or for the provision of artificial limbs or hearing aids;
- any costs for treatment, including exploratory tests, that has no relationship with the **illness** or injury in relation to which the claim is being made;
- for repairs to or for the provision of dentures, crowns or veneers;
- for any dental work involving the use of precious metals;
- for any dental work or treatment which could wait until **your** return **home**.

Section B2 - Cover Upon Your Return Home Following Hospitalisation Abroad

For each **insured person** we will pay up to **£1,000** for the employment of home-help, provided this was not available to **you** before **your trip**, authorised by a **doctor** in **your home country** and agreed by **us**, following bodily injury or **illness** for which the **insured person** received inpatient treatment at a hospital during a **trip** outside of **your home country**.

Section C - Overseas Hospital Benefit

For each insured person we will pay:

£25 per 24 hours up to **£500** Premier cover

£100 per 24 hours up to **£2,000** Premier Plus cover

for each complete 24 hour period where **you** are:

- i) admitted as a hospital in-patient in a hospital outside of the **United Kingdom**, the Channel Islands or the Isle of Man; or
- ii) confined to **your trip** accommodation outside of the **United Kingdom**, the Channel Islands or the Isle of Man during the period of the **trip** following admission for any period to a hospital as an in-patient.

This benefit is payable in addition to the fees and charges paid under Section B1 - Emergency Medical & Associated Expenses.

Section D - Curtailment / Loss of Holiday

For each insured person we will pay up to:

£5,000 Premier cover

£10,000 Premier Plus cover, for:

- i) pre-paid excursions (limited to **£250** Premier cover or **£500** Premier Plus cover) booked before **you** go on **your trip**,
- ii) **unrecoverable costs** for unused travel and accommodation together with any additional travel expenses incurred, and
- iii) car hire

that **you** have paid or agreed to pay if **you** had to **curtail your trip** because any of the following happened after **you** left **home**, which **you** could not have been expected to foresee or avoid:

- i. **you** or a **travelling companion** became **ill** (including contracting **Coronavirus**), were injured or died during **your trip**;
Note: Please read the information contained under "Coronavirus cover" towards the end of this Cover Section D for full details of the cover provided in relation to **Coronavirus** and the evidence **you** need to supply in order to make a claim.
- ii. a **close relative**, a **close business associate** or the person **you** were going to stay with became **ill**, was injured or died;
- iii. **your** pre-booked accommodation was damaged by a **natural disaster**, and alternative accommodation was not provided;
- iv. **you** or a **travelling companion** were called for jury service or required as a witness in a court of law;
- v. **you** or a **travelling companion** have leave withdrawn, and are a member of the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector), or a member of parliament;
- vi. fire, earthquake, storm, flood, riot or civil unrest in the country **you** are travelling to.

Please Note:

The amount of benefit due will be calculated from the date of **your** return **home** and based on the full days of **your trip** which have been lost.

This insurance also provides cover for:

- i) pre-paid excursions (limited to **£250** Premier cover or **£500** Premier Plus cover) booked before **you** went on **your trip**; and
- ii) car hire

which **you** were unable to participate in or use because **you** were confined to a hospital or **your trip** accommodation on **your** treating **doctor's** orders due to injury or **illness**.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- the **excess** shown in the Table of Benefits on page 3;
- any claim due to circumstances known to **you** before this insurance was purchased, or at the time of booking any **trip**, which could reasonably have been expected to lead to **curtailment** of **your trip**;
- any costs for treatment relating to **Coronavirus** if **you** are unable to provide evidence from a **doctor** confirming that **you** have contracted **Coronavirus**;
- any claim where **you** **curtailed your trip** because **you** could no longer afford to pay for the **trip**;

- any claim where **you curtailed your trip** because **you** did not want to continue travelling;
- any claim arising directly or indirectly from any **existing medical condition**, unless **you** have contacted **our** Medical Screening Service, and **we** have agreed in writing to provide cover and **you** have paid (if required by **us**) any additional premium;
- any claim **you** make that relates in any way to a **medical condition** of any person not insured under this policy on whom the **trip** depends, including the person with whom **you** are travelling or have arranged to travel, a person with whom **you** have arranged to reside temporarily, or a **close relative**, friend or **close business associate**, if, at the time **your** policy started or at the time of booking a **trip**, whichever was the later, any such person:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;
- any claim if **you** have travelled against the advice of a **doctor** or where a **doctor** would have advised against **you** travelling had **you** sought their advice before beginning the **trip**;
- any claim where **you** did not obtain the recommended vaccines, inoculations or medications prior to the **trip**;
- any claim relating to pregnancy or childbirth if **you** are 29 weeks or more pregnant unless one of the following medical complications of pregnancy arise:
Toxaemia, gestational hypertension, ectopic pregnancy, post-partum haemorrhage, pre-eclampsia, molar pregnancy or hydatidiform mole, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirth, miscarriage, emergency caesarean, a termination needed for medical reasons, or premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.
- any claim where **you** or a **travelling companion** are the defendant in a court of law.

Coronavirus Cover

If at any time during **your trip**, **you** become ill following a positive diagnosis of **Coronavirus** and **you** are forced to **curtail your trip** before completion, the insurance provides cover for any **unrecoverable costs**, any other pre-paid charges which **you** have paid or are contracted to pay, and any additional travel expenses incurred.

There is no cover under this insurance for any **unrecoverable costs**, any other pre-paid charges which **you** have paid or are contracted to pay, and any additional travel expenses incurred, if **you** are unable to provide evidence from a **doctor** confirming that **you** have contracted **Coronavirus**.

Special Conditions Relating to Claims

1. **You** must inform **your** tour operator, travel agent, transport or accommodation provider as soon as possible of **your** necessity to **curtail your trip** and request a cancellation invoice confirming the number of nights missed.
2. **You** must request a **curtailment** claim form and ensure that the medical certificate is completed by the **doctor** of the person whose injury, **illness** or death has caused the **curtailment**.

Section E - Personal Possessions

For each insured person we will pay up to:

A. a total of:

£2,500 Premier cover or **£4,000** Premier Plus cover for **your personal possessions**, to cover:

either

i) the cost of repair of items that are damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear;

or

ii) the market value of the item, allowing for age, wear and tear, for any items that are stolen, permanently lost or destroyed whilst on **your trip**.

We will not pay more than:

£500 Premier cover or **£750** Premier Plus cover for any one article, **pair or set** of any kind, whether they are solely or jointly owned;

£1,000 Premier cover or **£1,500** Premier Plus cover in total for **valuables** whether solely or jointly owned;

£250 in respect of sunglasses;

£250 for items lost or stolen from a beach or lido;

£300 Premier cover or **£750** Premier Plus cover for **sports equipment**.

- B. a total of **£150** Premier cover or **£500** Premier Plus cover to cover the purchase of replacement clothing and toiletries if **your personal possessions** are delayed due to being misplaced, lost or stolen on **your** outward journey from **your home country** for over 8 hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- the **excess** shown in the Table of Benefits on page 3. There is no **excess** for the purchase of replacement clothing and toiletries if **your personal possessions** are delayed.
- Please Note: if a claim is also being made under Section F - Personal Money, Passport & Travel Documents, only one **excess** per **insured person**, per incident, will be deducted.
- any claim for loss or damage due to breakage of **sports equipment** or damage to sports clothing, whilst in use;
- any claim for **ski equipment**;
- any claim directly or indirectly resulting from the use of, or damage to, **drones**;
- any claim for theft where **you** have not notified the police and obtained a written report;
- any claim for loss related to **public transport** where **you** have not notified the **public transport** provider and obtained a written report;
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership/purchase of any item;
- for any claim due to delay, confiscation or detention by customs or other officials or authorities;
- any claim for property that does not belong to **you** or any **close relative**;
- for any breakage or damage to china, glass or other fragile articles, paintings, works of art, sculptures, audio, video, computer or television equipment, musical instruments or household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried;
- for the cost of replacing or repairing dentures;
- for the loss or theft of, or damage to:
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price;
 - SIM cards, mobile telephone prepayment cards, mobile telephone accessories, car keys or duty free items;
 - tobacco and alcohol products;
 - perishable goods, bottles, cartons and any damage caused by them or their contents;
 - pedal cycles, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**;
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**;
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** locked **trip** accommodation;
 - contact or corneal lenses or artificial limbs;
- any claim for money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind;
- any claim for **personal possessions** left **unattended** except where left in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

Special Conditions Relating to Claims

1. If **your personal possessions** are lost or damaged whilst being transported, **you** must retain **your** tickets and luggage tags and report the loss or damage to **your** transport provider or their handling agents and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.
2. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.
3. In all instances where **your personal possessions** are lost or stolen, **you** must report to the police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** must also report the loss or theft to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

Section F - Personal Money, Passport & Travel Documents

For each insured person we will pay:

- a) for the loss or theft of **your personal money**, passport or **travel documents** during **your trip**, up to a total of:

£750 (limited to **£350** in cash) Premier cover

£1,500 (limited to **£750** in cash) Premier Plus cover

Please Note: We also provide cover for **personal money** only for up to 72 hours before **your trip** commences.

- b) up to a total of **£300** Premier cover or **£500** Premier Plus cover for additional travel and accommodation expenses to obtain a replacement passport whilst on **your trip**, if **your** passport is lost or stolen during **your trip**.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- the **excess** shown in the Table of Benefits on page 3. There is no **excess** for claims for additional travel and accommodation expenses to obtain a replacement passport if passport is lost or stolen during **your trip**.

Please Note: if a claim is also being made under Section E - Personal Possessions, only one **excess** per **insured person**, per incident, will be deducted.

- for any depreciation in value, currency changes or shortage caused by any error or omission;
- any claim for loss or theft of travellers' cheques where the provider provides a replacement service;
- any claim for **personal money**, passports or **travel documents** left **unattended** except where left:
 - in a safety deposit box (if one is available); or
 - in **your** locked **trip** accommodation; or
 - in a locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means;
- any claim for theft where **you** have not notified the police and obtained a written report;
- any claim for loss related to **public transport** where **you** have not notified the **public transport** provider and obtained a written report;
- for any claim due to delay, confiscation or detention by customs or other officials or authorities;
- any costs which are due to any errors or omissions on **your** passport or **travel documents**;
- any expenses for a missed flight or alternative transport to return **home** due to the loss or theft of **your** passport or **travel documents**.

Special Conditions Relating to Claims

1. In all instances where **your personal money**, passport or **travel documents** are lost or stolen, **you** must report to the police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** must also report the loss or theft to **your** tour operator's representative or hotel/apartment manager wherever appropriate.
2. For a lost or stolen passport or **travel documents** **you** will need to get a letter from the consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

Section G - Personal Accident

Definition of words applicable to this section only.

Please Note: **You** must refer to the 'Definition of Words' section at the end of this Policy Document which will also apply.

Loss of limb - means:

- a) In the case of a lower limb, loss by physical severance at or above the ankle, or
- b) Permanent and total loss of and/or total and irrecoverable loss of use of an entire leg or foot which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement, or
- c) In the case of an upper limb, loss by physical severance of the entire four fingers through or above the meta carpo phalangeal joints or permanent and total loss of and/or total and irrecoverable loss of use of an entire arm or hand which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

Loss of sight - means:

- a) Permanent and total loss of sight in both eyes where **your** name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
- b) Permanent and total loss of sight if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (only being able to see at three feet what **you** should see at sixty feet), which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

Permanent total disablement - means:

Irrecoverable disablement arising from accidental bodily injury, which permanently and totally incapacitates **you** for a continuous period of twelve (12) months from carrying out at least two (2) of the following activities of daily living:

- 1. Eating - the ability to move food and drink successfully to one's mouth
- 2. Dressing - the ability to select appropriate clothing and put it on
- 3. Bathing - the ability to maintain good personal hygiene practices, including nail care, hair care, and oral hygiene
- 4. Toileting - the ability to use the toilet and cleanse oneself
- 5. Continence - the ability to control bladder and bowel function
- 6. Ambulating - the ability to walk and transfer to and from a bed or chair.

For each insured person we will pay:

The benefit stated below if **you** suffer accidental bodily injury whilst on **your trip** that independently of any other cause results in **your** death, **loss of limb/loss of sight** or **permanent total disablement**.

Please Note: In relation to any one accident, you can only claim for one of the benefits A, B or C under this section, regardless of the number of injuries sustained. However, in the event of a claim for death, you can also claim the burial or cremation benefit D.

	Benefit		
	15 years & under	16 to 69 years	70 years & over
A. Death			
Premier cover	£5,000	£15,000	£5,000
Premier Plus cover	£5,000	£50,000	£5,000
B. Loss of limb/Loss of sight			
Premier cover	£15,000	£15,000	£15,000
Premier Plus cover	£50,000	£50,000	£50,000
C. Permanent total disablement			
Premier cover	£15,000	£15,000	Nil
Premier Plus cover	£50,000	£50,000	Nil
D. Up to £5,000 for burial or cremation costs either in the United Kingdom , the Channel Islands or the Isle of Man or in the locality where the death occurred whilst on a trip .			

Please Note: The General Exclusions on pages 11 to 12 apply to this section of cover.

Section H - Personal Liability

Please Note: It is a condition of any claim under this Section H that you must make no admission, offer, promise, payment, or undertaking of payment without our claims handler's prior written consent. You must tell our claims handler if you are aware of any writ, summons or impending prosecution.

For each insured person we will provide cover up to:

£2,000,000 in total (inclusive of legal costs) for any compensation or costs that **you** are legally liable to pay due to any event occurring during the **period of insurance** that relates to an incident caused by **you** and that results in:

- a) accidental bodily injury of any person;
- b) loss of, or damage to, any item that does not belong to **you** or a **close relative** and is neither in **your** charge or control nor under the charge or control of a **close relative**;
- c) damage to a property or **your trip** accommodation that does not belong to **you** or a **close relative**;

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not provide cover:

- for the **excess** shown in the Table of Benefits on page 3 in respect of claims for damage to a property or **your trip** accommodation that does not belong to **you** or a **close relative**;
- for any liability for loss of or damage to any item, a property or accidental bodily injury:
 - a) that is suffered by anyone who is under a contract of service with **you**, acting as a carer (whether paid or not), or a **close relative** or **travelling companion** and is caused by the work **you** or a **close relative** or **travelling companion** employ them to do;
 - b) which results from any deliberate omission by **you**;
 - c) which results from the carrying on of any trade, profession or business;
 - d) which is caused by any horse, or by a dog which is defined under the Dangerous Dogs Act 1991 (and its subsequent amendments) that **you** own, look after or control;
- for any liability that falls on **you** by agreement and would not have done if such agreement did not exist;
- for any liability for injury, **illness** or disease suffered by **you** or a **close relative**;
- for compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - a) land or building or their use either by or on **your** behalf, other than **your** temporary **trip** accommodation;
 - b) motorised or mechanically propelled vehicles and any trailers attached to them;
 - c) **drone(s)**;
 - d) aircraft, motorised skis, motorised waterborne craft or sailing vessel;
 - e) firearms or incendiary devices.

Special Conditions Relating to Claims

1. **You** must give **us** written notice of any incident which may result in a claim as soon as possible.
2. **You** must send **us** every writ, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise involving any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** must give **us** all information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

Section I - Extended Journey Disruption

If any of the following happen:

1. an airport, port or airspace **you** are travelling from or through is closed for more than 24 hours from the date and time of **your** scheduled departure as shown on **your** ticket/itinerary, causing **your** departure to be delayed or cancelled, and no other suitable alternative flight or means of transport can be provided within 24 hours after the initial 24 hours of delay; or
2. **your** flight is diverted or re-directed after take off; or
3. **you** are denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight can be provided within 12 hours; or
4. **you** have to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation due to a **natural disaster**, landslide or an outbreak of food poisoning; or
5. **your trip** being cancelled or **curtailed** before completion as a result of the Foreign, Commonwealth & Development Office (FCDO) or the World Health Organization (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive (unless excluded under the General Exclusions on pages 11 to 12):
 - i) prohibiting all travel or all but essential travel to; or
 - ii) recommending evacuation from the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment** after **you** had left **your home** to commence the **trip**.

For each insured person we will pay:

- a) **£50** Premier cover or **£100** Premier Plus cover for each 12 hour delay up to a maximum of **£250** Premier cover or **£500** Premier Plus cover for delayed departure provided **you** eventually travel; or
- b) up to **£5,000** Premier cover or **£10,000** Premier Plus cover in respect of unused travel and accommodation costs (including excursions up to **£250** Premier cover or **£500** Premier Plus cover) which **you** have paid or are contracted to pay and which **you** cannot recover from any other source;
- c) up to **£1,000** Premier cover or **£2,000** Premier Plus cover for additional accommodation (room only) and transport costs incurred up to the standard of **your** original booking which **you** cannot recover from any other source;

- d) up to **£200** Premier cover or **£400** Premier Plus cover for additional kennel, cattery or professional pet sitter fees which **you** are contracted to pay and which **you** cannot recover from any other source.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- any claim for **trips** where **you** do not have a return date scheduled at the time the airspace, airport or port is closed;
- any amounts recoverable or refundable from any source;
- any claim for administration costs charged by **your** travel and/or accommodation provider to obtain a refund;
- the cost of Air Passenger Duty (APD) whether irrecoverable or not;
- any claim due to circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this section;
- any claim due to **your** disinclination to travel, for whatever reason;
- for the cost of travel tickets paid for using any reward scheme or reward points, unless evidence of specific monetary value can be provided;
- accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. However, **we** will pay any property maintenance costs, service charges, or user fees relating to a specific booking under any such arrangement, plan or scheme;
- any unused travel costs arising from the insolvency of **your** transport provider;
- any costs if **your trip** was booked as part of a package holiday (as more fully described under The Package Travel Regulations).
This exclusion will not apply to claims under sub-sections a) and d) under "**For each insured person we will pay**" above.
- any claim due to an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any equivalent body in a country to/from which **you** are travelling;
- any claim for denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents;
- any claim relating to airspace closure which has been caused and implemented because of a breakdown in legal agreements between the **United Kingdom**, the Channel Islands or the Isle of Man and another country.

Special Conditions Relating to Claims

1. **You** must inform **your** tour operator, travel agent, transport or accommodation provider as soon as possible if **your trip** has been cancelled and request a cancellation invoice.
2. **You** must check in according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the departure point.

Section J - Delayed Departure / Trip Abandonment

Please Note: Cover is only provided under this section in relation to trips outside your home country.

You must obtain written confirmation from your transport provider or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your international flight, international train or sailing.

If **you** are a resident of Northern Ireland, Channel Islands or the Isle of Man and are travelling from **your home country** to another final/International point of departure in the **UK** within 24 hours to reach **your** destination abroad, this section shall apply for both the point of departure where **your home** is, and the final point of departure within the **UK**.

Note: If **you** are a **UK** resident living in Northern Ireland and **your** travel itinerary requires **you** to use Republic of Ireland departure/arrival points, **your** cover will be as if **you** were still travelling from Northern Ireland with respect to claims coverage.

For each insured person we will pay:

1. **£25** for each complete 10 hour period of delay up to a maximum of **£100** Premier cover
£100 for each complete 10 hour period of delay up to a maximum of **£500** Premier Plus cover
if the departure of **your** international flight, international train or sailing, on **your** outward or return journey, is delayed for at least 10 hours from its scheduled departure time from **your international departure point**;
- or
2. up to **£5,000** Premier cover
up to **£10,000** Premier Plus cover
for unrecoverable travel and accommodation expenses and other pre-paid charges **you** have paid or are contracted to pay if **your** outward journey is delayed for more than 10 hours at the airport, rail terminal or port and **you** decide to abandon the **trip**.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- the **excess** shown in the Table of Benefits on page 3. This only applies to claims where **you** decide to abandon **your trip**;
- any claim arising directly or indirectly from strike or industrial action or air traffic control delay existing or being publicly announced before **you** purchased this insurance or at the time of booking any **trip**;
- any claim arising directly or indirectly from the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
- any claim unless **you** have obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your** flight, international train or sailing.

Section K - Missed Departure / Missed Connection

For each insured person we will pay up to:

£1,000 Premier cover

£2,500 Premier Plus cover

for additional transport and accommodation (room only) costs, of a similar standard to those originally booked and paid for, to get **you** to **your** overseas destination or to reach **your home**, if:

- a) the vehicle in which **you** are travelling to **your international departure point** becomes undriveable due to mechanical failure or being involved in an accident, or
- b) **your public transport** is delayed or the vehicle in which **you** were intending to travel is stolen in the 12 hours prior to **your** scheduled departure, preventing **you** from getting to **your international departure point** in time to check in, or
- c) there is a delay involving the vehicle in which **you** are travelling because of unexpected and unforeseen heavy traffic or road closures, or
- d) **your** outward or inward flight is delayed and **you** miss **your** connecting flight outside the **United Kingdom**, the Channel Islands, the Isle of Man or country in which **your** Ministry of Defence base/location is located.

We will pay for you missing your connecting flight provided:

- **you** have allowed sufficient time within **your** itinerary to enable **you** to make **your** connections given the normal operation of **your** outbound flight from **your international departure point**.
- **your** connecting flight was not scheduled to depart more than 10 hours after **your** original flight was due to arrive.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- claims arising directly or indirectly from an accident or mechanical failure of the vehicle in which **you** are travelling when a police or repairer's report or other evidence is not provided;
- claims arising from delays in **public transport** scheduled services unless **you** have obtained confirmation from the **public transport** authority of the cause and length of the delay.

Special Conditions Relating to Claims

1. For claims for missed connections **you** must obtain written confirmation from **your** airline or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of **your** flight from **your international departure point**.

Section L - Travel Risks

For each insured person we will pay:

1. **£100** per 24 hours up to **£2,500** Premier cover or **£500** per 24 hours up to **£10,000** Premier Plus cover, if **you** are a victim of either hijack or kidnap for longer than 24 hours.
2. **£250** Premier cover or **£1,000** Premier Plus cover if **you** are hospitalised and **you** receive inpatient hospital treatment which is covered under Section B1 - Emergency Medical & Associated Expenses, following a mugging attack.
3. up to **£750** Premier cover or **£1,500** Premier Plus cover for additional costs of travel and accommodation (to the same standard as those on **your** booking) which **you** incur to enable **you** to continue **your trip** if **your** pre-booked accommodation has been damaged as a result of a **natural disaster**.

Please Note: The General Exclusions on pages 11 to 12 apply to this section of cover.

Section M - Legal Advice & Expenses

Please Note: If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be repaid to **us** out of that compensation.

For each insured person we will pay up to:

£25,000 (£50,000 maximum in total for all **insured persons** in respect of any one claim) Premier cover

£50,000 (£100,000 maximum in total for all **insured persons** in respect of any one claim) Premier Plus cover

for legal costs and expenses incurred in pursuing claims for compensation and damages if someone causes **your** accidental death or personal injury whilst on a **trip**, provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the **claims handler** as may be required.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- any costs to pursue a claim against a carrier, travel agent, tour operator, tour organiser, **us** (the insurer) or anyone acting on **our** behalf;
- any claims for legal proceedings through the contingency fee system in the USA or Canada;
- for any legal action where the estimated amount that will be recovered is less than **£500**;
- any claim where, in **our** opinion, there are no reasonable prospects of success in obtaining compensation;
- any costs that can be considered under an arbitration scheme or a complaints procedure;
- any legal expenses incurred without **our** prior authorisation or that of the **claims handler**;
- any claim made by one **insured person** against another **insured person** who is a **close relative**, a **business associate**, friend or **travelling companion**, whether insured by **us** or another provider;
- any claim for damage to a mechanically propelled vehicle;
- legal expenses to bring proceedings in more than one country in respect of the same event.

Section N - Gadget Cover

Important Note

We have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide **yourself** whether it is or not. **You** have made a decision based on the information made available to **you**.

This policy meets the demands and needs of those who wish to insure their **gadgets** during their **trip** against theft, **accidental damage**, breakdown and **accidental loss**.

Your gadget must be in good condition and full working order before taking out this policy. If there is evidence that the damage, theft or loss happened before the policy start date **your** claim will be refused and no premium refund will be due.

We will not pay any claim arising directly or indirectly from:

any loss, damage, liability, cost or expense caused deliberately or accidentally by:

- a) the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
- b) any computer virus;
- c) any computer related hoax relating to a) and/or b) above.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) Supply accurate and complete answers to all the questions **we** may ask as part of **your** application for cover under the policy.
- b) To make sure that all information supplied as part of **your** application for cover is true and correct.
- c) Tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

Definitions for this section

The following additional key words or phrases have the same meaning wherever they appear in this section. These definitions apply to this section only.

Accessories - additional items, purchased in the **UK** and valued at **£150** or below, that come with **your gadget**, such as chargers, carrying cases, headphones, hands-free mounting kits, and USB cables. Sim cards and wearables are not covered. Cover is only in place for **accessories** purchased in the **UK**. A **UK evidence of ownership** for **accessories** will need to be provided at point of claim.

Accidental Damage - any unintentional and unexpected damage that happens to **your gadget**.

Accidental Loss/Accidentally Lost - the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Checked-in Baggage - suitcases, holdalls or rucksacks that have been checked-in by **your** transport provider and placed in the luggage hold of flight/train/sailing/coach in which **you** are booked to travel.

Co-operate - provide **us** with any information **we** may reasonably request to enable **us** to verify **your** claim.

Eligibility Criteria - a **gadget** must be in good working order and in **your** possession when **you** start **your trip** and:

- purchased or leased as new in the **UK**, or, if purchased as refurbished, with a minimum 12 month warranty (which **you** will be required to provide evidence of).
- any device that was purchased as second hand or used, that is not a refurbished device that was sold with a minimum 12 month warranty.
- not more than 48 months old at the date **you** started **your trip**, or 18 months old if **your gadget** is a **laptop computer**.
- gifted to **you**, as long as it meets the above criteria, and **you** are able to provide a **UK** gift receipt.

Evidence of Ownership - a document to evidence that the item(s) **you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, **UK** gift receipt, bank or credit card statements. The evidence of ownership should include the make, model and IMEI / serial number of the **gadget** and must be in **your** name, unless **you** are in possession of a **UK** gift receipt.

Gadget(s) - a handheld consumer electronic device such as mobile phones, tablets, iPads, kindles, satnavs, cameras, lenses, camcorders, smart watches, smart glasses, head mounted displays, hand held games consoles, portable DVD players, headphones, wireless speakers, MP3 players, iPods and **laptop computers**. There is no cover provided under this section for **drones** and wearables.

Immediate Family - **your** mother, father, son, daughter, spouse or domestic partner or other family members who resides with **you** at **your home**.

Laptop Computer - a portable computer that includes a screen, keyboard and track pad or track ball.

Limit of Liability - the maximum **we** will pay in respect of any one claim in relation to **your gadget**, will be limited to the replacement cost of each **gadget** being claimed for and, in any event, shall not exceed the maximum value of cover as shown on **your** Policy Schedule.

Insured Person/You/Your/Yourself - any person(s) named on the Policy Schedule to whom cover is provided under this insurance policy. This will also mean the person who owns the **gadgets**.

Precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, damage or theft of their **gadgets**, such as keeping the **gadget** concealed when **you** are in a public place and **gadget** is not in use.

Proof of Usage - evidence that the **gadget** has been in use since the policy commenced. Where the **gadget** is a mobile phone, this information can be obtained from **your** Network Provider. For other **gadgets**, in the event of an **accidental damage** claim, this can be verified when the **gadget** is sent to **our** repairers for inspection.

Note:

- **You** must refer to the 'Definition of Words' section of this policy, which will also apply.
- If **your gadget** has the functionality, **you** must activate any location finder app or software to help **you** locate and retrieve the **gadget**. If **your gadget** is lost or stolen, and the functionality is available, **you** must enable any locking or location-finding feature on **your gadget**. This may also enable **you** to lock and wipe the data stored on **your gadget**. Do not attempt to retrieve **your gadget** if **you** believe it has been stolen or if **you** are unfamiliar with the location. If **you** suspect **your gadget** has been stolen, report the theft to the police.
- **We** will block the IMEI number of any lost or stolen **gadget** and will monitor this on an on-going basis after **your** claim has been settled. If it is discovered the IMEI has been unblocked at a later date, **we** will investigate this and seek to recover its property.

We will pay up to the limits shown within this section:

1. If your gadgets are lost or stolen

If this happened:

Your gadget was lost or stolen during **your trip**.

This is what we will do:

- **We** will arrange for **your gadget** to be replaced with a similar refurbished make and model up to a maximum value of **£1,000** Premier cover or **£1,500** Premier Plus cover.
- **We** will pay **you** up to **£2,000** for the reimbursement of unauthorised calls or data download if **your** mobile phone is **accidentally lost** or stolen whilst on **your trip** and is used fraudulently.

You won't be covered if:

- **your laptop computer** is **accidentally lost**;
- **your gadget** falls outside **our eligibility criteria**;
- **you** are unable to provide **evidence of ownership** and **proof of usage** cannot be provided or evidenced;
- **your gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the event giving rise to a claim under this insurance;
- **your gadget** was placed in **checked-in baggage**;
- **you** did not notify any loss or theft to the police, **your** carrier or tour operator's representative and obtain a local independent written report during **your trip**;
- **your** claim is for a mobile phone and **you** did not notify **your** service provider and blacklist **your** handset;
- **you** did not take all available **precautions**;
- when away from **your** accommodation **your gadget** was not concealed on or about **your** person when not in use;
- the **gadget** is left **unattended** when it is away from **your** holiday accommodation (including being in luggage during transit);
- **your gadget** was left **unattended** in any motor vehicle, where **you** or someone acting on **your** behalf is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors have been closed and locked and all security systems have been activated. A copy of the receipt for any repairs made following damage in gaining entry to the locked vehicle must be supplied with any claim;
- the theft is from building or premises without the use of force resulting in damage to the property. A copy of the receipt for any repairs made for such damage must be supplied with any claim;
- **you** ask **us** to reimburse unauthorised calls or data if **you** did not report the loss or theft of **your** mobile phone to the service provider within 24 hours of discovery and **you** have not provided an itemised bill from **your** service provider;
- **you** do not **co-operate** with **us**;
- **you** do not pay **your excess** fee of **£50**;
- any loss or damage to **your gadget** whilst in transit with a third party such as a courier or postal service;
- any claim over and above the **limit of liability**;
- **your gadget** is over the value of **£1,000** if **you** have Premier cover or **£1,500** if **you** have Premier Plus cover when new.

2. If your gadgets are accidentally damaged

If this happened:

Your gadget was accidentally damaged during **your trip**.

This is what we will do:

We will arrange for **your gadget** to be repaired or, if it cannot be repaired, replaced with a similar refurbished make and model up to a maximum value of **£1,000** Premier cover or **£1,500** Premier Plus cover.

Please note that for mobile phones or other small **gadgets**, the cost of posting **your gadget** will be borne by **you**.

You won't be covered if:

- **your gadget** was placed in **checked-in baggage**;
- **your gadget** falls outside **our eligibility criteria**;
- **your gadget** has been damaged by radiation, atmospheric or climatic conditions, age, or wear and tear;
- **you** ask **us** to repair any cosmetic damage, including scratches, dents and other visible defects that do not affect safety or performance.
- **you** are unable to provide **evidence of ownership** and **proof of usage** cannot be provided or evidenced;
- **you** did not take all available **precautions**;
- **you** took **your gadgets** on a boat or other water vessel (other than a ferry or a cruise ship), or whilst taking part in water activities;
- **you** do not **co-operate** with **us**;
- **you** do not pay **your excess** fee of **£50**;
- **your gadget** is over the value of **£1,000** if **you** have Premier cover or **£1,500** if **you** have Premier Plus cover when new.

3. If your accessories are accidentally lost or stolen with your gadget

If this happened:

Your accessories were **accidentally lost**, stolen or damaged at the same time as **your gadget** during **your trip**.

This is what we will do:

We will replace **your accessories** up to a maximum value of **£150**.

You won't be covered if:

- **your gadget** and / or **accessories** were placed in **checked-in baggage**;
- **you** do not have a valid claim under point 1. 'If your gadgets are lost or stolen' or point 2. 'If your gadgets are accidentally damaged' within this section;
- **your accessories** have been damaged by atmospheric or climatic conditions, age or wear and tear;
- **your accessories** were not **accidentally damaged**, lost or stolen at the same time as an incident happening to **your gadget**;
- **you** ask **us** to repair any cosmetic damage, including scratches, dents and other visible defects that do not affect safety or performance;
- **you** are unable to provide **evidence of ownership** and **proof of usage** cannot be provided or evidenced;
- **you** do not **co-operate** with **us**.

Warning

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

Section O - Winter Sports

Please Note:

- Single Trip cover - this section of the insurance is only provided if shown on **your** Policy Schedule and the appropriate additional premium has been paid.
- Annual Multi-trip cover - this section of the insurance is automatically included. Cover is limited to a maximum total of 21 days for Premier cover or 45 days for Premier Plus cover, in the **period of insurance**.
- Please refer to "Appendix A - Sports & Activities - Winter Sports Activities" on page 42 for the list of **winter sports** activities which are covered and to Exclusion 2) in the General Exclusions on page 11 for activities which are not covered.
- There is no cover for lost or damaged **ski equipment** over 5 years old.

For each insured person we will pay:

1. **Ski Equipment**

for loss of or damage to **your** own **ski equipment**, up to:

£500 Premier cover

£1,000 Premier Plus cover

if taken with **you** or purchased on **your trip** but subject to the limits as set out below in respect of a single article, **pair or set**, or loss of hired **ski equipment** which is **your** responsibility.

- Single article, **pair or set** limit:

£300 Premier cover

£500 Premier Plus cover

- Hired **ski equipment** lost/damaged:

£150 Premier cover

£300 Premier Plus cover

2. **Delayed Ski Equipment**

up to:

£100 Premier cover

£200 Premier Plus cover

for the cost of hiring replacement **ski equipment** if **your** own **ski equipment** is delayed due to being misplaced, lost or stolen on **your** outward journey for over 8 hours from the time **you** arrived at **your trip** destination.

3. Loss of ski pack

up to:

£250 Premier cover

£500 Premier Plus cover

for a proportional refund following the loss of use of **your ski pack** following **your** injury or **illness** during **your trip** (as confirmed by **your** treating **doctor**). Reimbursement will be based on the number of days **you** are incapacitated.

4. Avalanche / Weather Delay

up to:

£200 Premier cover

£400 Premier Plus cover

for additional transport and/or accommodation if, because of an avalanche or severe weather conditions, **you** are unable to reach or leave **your** pre-booked resort for 12 hours or more.

5. Piste Closure

up to:

£25 for each full 24 hours up to **£250** Premier cover

£50 for each full 24 hours up to **£500** Premier Plus cover

if during the recognised ski season **you** are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- the **excess** shown in the Table of Benefits on page 3. This only applies to claims relating to the loss of or damage to **your own ski equipment**;
- in relation to claims for loss of or damage to **your ski equipment**, more than:
 - 60%** of the original purchase price for **ski equipment** over **6** months old and less than **1** year old;
 - 50%** of the original purchase price for **ski equipment** over **1** year old and less than **2** years old;
 - 40%** of the original purchase price for **ski equipment** over **2** years old and less than **3** years old;
 - 25%** of the original purchase price for **ski equipment** over **3** years old and less than **5** years old.
- any claim for loss of or damage to **ski equipment** over **5** years old;
- for **ski equipment** left **unattended** away from **your trip** accommodation except **ski equipment** left in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means;
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of/for any items;
- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report;
- in respect of claims relating to an avalanche or weather delay, any costs where **your** tour operator, transport provider or accommodation provider arranges alternative transport and/or accommodation;
- in respect of claims relating to piste closures:
 - any compensation where **your** tour operator provides a payment or provides travel to an alternative resort;
 - any compensation where **your trip** was booked within 14 days of travel;
 - any compensation where **you** fail to obtain written confirmation from the ski lift and/or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened;
 - any compensation when **you** are not in the resort covered by **your** ski pass.

Special Conditions Relating to Claims

1. If any **ski equipment** is lost or damaged whilst being transported, **you** must retain **your** tickets and luggage tags and report the loss or damage to **your** transport provider or their handling agents and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.
2. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.
3. In all instances where **your ski equipment** is lost or stolen, **you** must report to the police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** must also report the loss or theft to **your** tour operator's representative or hotel/apartment manager or ski slope operator wherever appropriate.

Section P - Cruise Cover

Please Note:

- Single Trip cover - this section of the insurance is only provided if shown on **your** Policy Schedule and the appropriate additional premium has been paid.
- Annual Multi-trip cover - this section of the insurance is automatically included.
- Under this insurance a **cruise** means a voyage of more than 72 hours in duration on a ship/vessel, that includes stopping at various ports. No cover is provided for Cargo or Container ship travel.

Definition of words applicable to this section only:

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

Note: **You** must refer to the 'Definition of Words' section of this Policy Document which will also apply.

Event A. Missed embarkation

For each insured person we will pay up to:

£750 Premier cover

£1,500 Premier Plus cover

for additional or alternative transport costs to get **you** to **your cruise** embarkation point, or next port of call, if for any of the following reasons **you** are unable to reach **your** departure point and check-in on time for **your** outbound departure, causing **you** to miss **your** outbound departure:

- i) the vehicle in which **you** are travelling suffering from a mechanical breakdown or failure or being involved in an accident; or
- ii) **your public transport** being delayed; or
- iii) a delay involving **your** own vehicle because of unforeseen road closures or heavy traffic caused by road closures that would be reported on a recognised motoring association, Highways Agency, or appropriate authority website, on television, on radio, news bulletins or in the press.

Event A. Special Conditions Relating to Claims

1. **You** must have written confirmation from the **public transport** carrier or its agents confirming the reason for delay and the length of the delay including actual departure time (where applicable).
2. **You** must have written confirmation from the repairer or breakdown assistance provider if the vehicle in which **you** are travelling suffers from a breakdown or mechanical failure or is involved in an accident.

Event A - What is not covered

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

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

Event B. Formal cruise attire

For each insured person we will pay up to:

1. **£1,500** Premier cover

£2,500 Premier Plus cover

for the accidental loss of, theft of or damage to **your formal cruise attire**.

At **our** option, **we** will settle any claim by either replacing **your formal cruise attire** or making a payment to **you** for the cost of replacing it.

We will pay up to the market value of the item, allowing for age, wear and tear.

We will not pay more than the original purchase price of any lost or damaged item.

2. **£250** Premier cover

£500 Premier Plus cover

for the purchase or hire of replacement items of **formal cruise attire** if **your** own is misplaced, lost or stolen on **your** outward journey from **your home country** for over 8 hours from the time **you** boarded **your cruise** ship and provided written confirmation is obtained and sent to **us** confirming the delay. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

Event B - Special Conditions Relating to Claims

1. If **your formal cruise attire** is lost or damaged whilst being transported by either the **cruise** ship's porters or other staff, or by any company **you** have paid to deliver **your formal cruise attire** to **you** during **your trip**, **you** must retain **your** tickets and/or any other documentation **you** have been given to acknowledge receipt of **your formal cruise attire** (or the luggage containing **your formal cruise attire**). **You** must report the loss or damage to the **cruise** ship's customer services department or the company that **you** have paid to deliver **your formal cruise attire** to **you** during **your trip** and **you** must obtain from either a report acknowledging the loss or damage to **your formal cruise attire** (or the luggage containing **your formal cruise attire**).
2. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.
3. In all instances where **your formal cruise attire** is lost or stolen, **you** must report the loss or theft to the **cruise** ship's security services within 24 hours of discovery, and obtain a written report and reference number from them. **You** must also report the loss or theft to **your** tour operator's representative.

Event B - What is not covered

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

1. The **excess** shown in the 'Table of Benefits' on page 3. There is no **excess** for the purchase or hire of replacement items if **your formal cruise attire** is delayed.
2. Any claim for theft where **you** have not notified the **cruise** ship's security services and obtained a written report.
3. Any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership/purchase of any item.
4. Any claim for **formal cruise attire** left **unattended** except where left in the locked trip accommodation where entry was gained by violent and forcible means.

Event C - Cruise itinerary changes

For each insured person we will pay

£50 each missed port up to **£500** Premier cover

£100 each missed port up to **£1,000** Premier Plus cover

for each missed port, if a scheduled port visit is cancelled and no alternative port can be offered.

Event C - Special Conditions Relating to Claims

1. **You** must obtain a written report from the **cruise** operator, carrier or their handling agents confirming the itinerary change and the reason for it.

Event C - What is not covered

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

1. If a scheduled port visit is cancelled due to strike or industrial action.
2. If **your cruise** ship cannot put people ashore due to a **cruise** ship tender operation failure.
3. Where a monetary amount (including on board credit) of compensation has been offered by the **cruise** ship or **your** tour operator.

Event D - Additional emergency medical assistance and expenses

We will pay up to the limits shown below as a result of **your** injury or **illness** sustained during **your trip**:

1. **£100,000** for ship to shore repatriation expenses - emergency air evacuation if necessary and with the prior approval of the Emergency Medical Assistance Company, as a result of **you** suffering unforeseen injury or **illness**.
2. **£250,000** of on-board fees or charges for medical, surgical, hospital, nursing services or supplies if necessary and as a result of **you** suffering unforeseen injury or **illness**.
3. **£250** Premier cover
£500 Premier Plus cover
Loss of shore excursions - that **you** pre-booked and pre-paid for in **your home country** and are unable to take because **you** are confined to bed in **your** cabin under the direction of the ship's **doctor** and in relation to which **you** are unable to obtain a refund.
4. **£50** each 24 hours up to **£500** Premier cover
£100 each 24 hours up to **£1,000** Premier Plus cover
Cabin confinement benefit - for each full day that **you** are confined to **your** cabin under the direction of the ship's **doctor** during the period of the **trip**.

Event D - Special Conditions Relating to Claims

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

Event D - What is not covered

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

1. The **excess** shown in the 'Table of Benefits' on page 3 for claims relating to either ship to shore repatriation or on-board medical fees, except when **you** have used a UK Global Health Insurance Card (UK GHIC)/European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical cost when the **excess** is waived;
2. Any claim relating to pregnancy or childbirth if **you** are 29 weeks or more pregnant unless one of the following medical complications of pregnancy arise:
Toxaemia, gestational hypertension, ectopic pregnancy, post-partum haemorrhage, pre-eclampsia, molar pregnancy or hydatidiform mole, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirth, miscarriage, emergency caesarean, a termination needed for medical reasons, or premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date;
3. Any claim arising directly or indirectly from any **existing medical condition**, unless **you** have contacted **our** Medical Screening Service, and **we** have agreed in writing to provide cover and **you** have paid (if required by **us**) any additional premium;
4. Any claim if **you** have travelled against the advice of a **doctor** or where a **doctor** would have advised against **you** travelling had **you** sought their advice before beginning the **trip**;
5. For any elective or pre-arranged treatment or any routine non-emergency tests or treatment of any description. This includes complications as a result of elective, pre-arranged or cosmetic treatment, received whilst abroad;
6. Any claim where **you** did not obtain the recommended vaccines, inoculations or medications prior to the **trip**;
7. Any claim if, after booking a **trip**, **you** discover that travel whilst pregnant is advised against or **you** are unable to receive the appropriate and required vaccinations for that country;
8. For any proposed services or treatment including any form of cosmetic surgery or treatment, that in the opinion of the Medical Emergency Assistance Company, in consultation with **your** treating **doctor**, can reasonably wait until **you** return to **your home country**;
9. For any services or treatment received by **you** after the date on which, in the opinion of the Medical Emergency Assistance Company **you** can safely return **home**, where such services or treatment would exceed the cost of **your repatriation**;
10. For repairs to or for the provision of artificial limbs or hearing aids;
11. Any costs for treatment, including exploratory tests, that has no relationship with the **illness** or injury in relation to which the claim is being made;
12. For repairs to or for the provision of dentures, crowns or veneers;
13. For any dental work involving the use of precious metals;
14. For any dental work or treatment which could wait until **your** return **home**.

Making a Claim

Medical Emergencies

Contact Healix Medical Assistance Services

Tel: +44 (0) 203 869 1108

Email: internationalhealthcare@healix.com

The Medical Emergency Assistance telephone service is available 24 hours a day, 365 days a year. Further details of what to do in the event of a medical emergency are given on pages 9 to 10 of this Policy Document.

Please have the following information available when **you** (or someone on **your** behalf) contact the Medical Emergency Assistance Company so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad including the hospital and treating **doctor's** details;
- **Your** policy number shown on **your** Policy Schedule;
- The name, address and contact phone number of **your** GP; and
- Quote the scheme name which is: Travel Plus Travel Insurance.

For All Other Claims

Cover Sections A-M and Cover Sections O & P

Please contact the **claims handler** within 31 days of returning **home**:

Travel Claims, Roger Rich & Company Part of the Claims Consortium Group
2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire OX7 5SR

Telephone: **+44 (0)1608 641 351** (this is a basic rate number)

Email: **travelplus@claimsconsortiumgroup.co.uk**

Gadget Cover (Section N)

Please notify the **claims handler** as soon as possible but ideally within 48 hours of **your** return to the **UK**:

To log a claim, please visit **<https://theoxfordclaimscompany.co.uk/make-a-claim/>**

Tel: **01865 745566** (this is a basic rate number)

Email: **claims@theoxfordclaimscompany.co.uk**

Write to: The Oxford Claims Company, Temple Court Mews, 109 Oxford Road, Oxford OX4 2ER

Reporting your claim

If there is a delay in reporting of **your** claim it is not **our** intention to decline **your** claim or to reduce the payment amount, provided that all the information required is still available and the delay has not prejudiced the **claims handler's** ability to fully assess the claim.

Providing information to support your claim

You will need to provide certain information to enable a claim to be fully assessed. This information will vary depending on which section of cover **you** are claiming under. Examples of the types of information **we** will need are given below, but there may be other evidence required from **you**. **Our claims handler** will tell **you** exactly what information **you** need to give them in relation to **your** own claim. Please keep copies of all information sent to the **claims handler**.

Unless **we** agree to pay for any information, for example a medical examination (which **you** must agree to undergo if required), the information will need to be provided at **your** expense.

Medical Certificates	A medical certificate from the treating doctor explaining why you required medical attention, were unable to travel, forced to cancel, extend, cut short or forfeit any pre-arranged plans or paid for activities, or rearrange any travel plans.
Police (or other Authority) Reports	A report from the local police or other relevant authority in the country where the incident occurred confirming dates, circumstances and further details of the loss, theft, attempted theft, mugging, or damage.
Travel Tickets & Baggage Tags	All travel tickets (including any unused travel tickets) and luggage tags.
Receipts, Bills, Valuations & Proof of Ownership	An original receipt, valuation or proof of ownership for items, currency or documents of any kind lost, stolen, damaged, repaired, replaced or purchased. Receipts or bills for any costs incurred for in-patient/out-patient treatment, emergency dental treatment, transport, accommodation, hospital or medical costs and any other charges or expenses which are to be considered as part of a claim.
Confirmation Letters, Reports, Invoices & Notices	Confirmation of the loss, delay, failure, cancellation or circumstance leading to the claim in the form of a letter, invoice, report or notice of cancellation from (as appropriate) your tour operator or their representative, airline, luggage handler, service provider, hotel or accommodation provider, public transport provider or relevant authority.
Death Certificates	For any claim involving death an original death certificate will be required.

Cancelling Your Policy

If **you** wish to cancel **your** policy, please contact the **policy administrator**, PJ Hayman & Company Limited:

Email: **Direct.sales@pjhayman.com**

Telephone: **02392 419 044** (this is a basic rate number)

Write to: P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX

1. If you wish to cancel the policy within the 14-day cooling off period *

If **you** decide this cover is not suitable for **you** and **you** want to cancel **your** policy, contact the **policy administrator** within 14 days of the policy start date or the date **you** receive **your** insurance documents, whichever is later. Any premium already paid will be refunded to **you** in full.

2. If you wish to cancel the policy after the 14-day cooling off period *

For Single Trip policies:

If **you** cancel the policy at any time after the 14-day cooling off period, **you** will be entitled to a refund of the premium paid, subject to a deduction of 30% for the cancellation cover **you** have received.

For Annual Multi-trip policies:

You will be entitled to a refund of a proportion of the premium, in accordance with the amounts shown below.

Period of Cover	Refund Due
Up to two months	60%
Up to three months	50%
Up to four months	40%
Up to five months	30%
Up to six months	25%
Six months or over	No refund

* Important- Applicable to all policies

We will not refund any premium if **you** have travelled since the policy started, or if **you** have made or if **you** intend to make a claim or an incident has occurred which is likely to give rise to a claim.

Our Right To Cancel The Policy

We reserve the right to give immediate notice of cancellation of this policy if any information **you** have given **us** via the **policy administrator** is found to be inaccurate or incomplete, if any **insured person** commits fraud, or if any **insured person** is abusive to any of **our** staff or staff of the **policy administrator** or a **claims handler**.

If the nature of the risk **we** have agreed to insure changes and **we** are unable to continue to provide cover under the policy, **we** will give **you** 14 days' written notice of cancellation and will provide a refund of premium based on the number of days remaining in **your** period of insurance.

Making a Complaint

Our aim is to provide **you** with a high quality service at all times, although **we** do appreciate that there may be instances where **you** feel it is necessary to lodge a complaint.

Cover Sections A-M and Cover Sections O & P

If **you** do wish to complain, please note the 3 steps below, along with the relevant contact details for each step. Please take special note however that should **you** wish to direct **your** complaint directly to Lloyd's in the first instance, **you** may do so by using the contact information referenced in step 2 below.

Step 1:

In the first instance, if **your** complaint does not relate to a claim please direct it to:

PJ Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX

Tel: **02392 419 833** (this is a basic rate number)

Email: **customerservices@pjhayman.com**

If **your** complaint does relate to a claim, please direct it to:

Roger Rich & Company Part of the Claims Consortium Group, 2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire OX7 5SR

Tel: **01608 641 351** (this is a basic rate number)

Email: **travelplus@claimsconsortiumgroup.co.uk**

Step 2:

Should **you** remain dissatisfied with the outcome of **your** complaint from PJ Hayman & Company Limited or Roger Rich & Company Part of the Claims Consortium Group **you** may refer **your** complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN

Tel: **+44 (0)20 7327 5693**

Email: **complaints@lloyds.com**

Website: **www.lloyds.com/complaints**

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at www.lloyds.com/complaints. Alternatively, **you** may ask Lloyd's for a hard copy.

Step 3:

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to an alternative dispute resolution (ADR) body.

If **you** live in England, Scotland, Wales or Northern Ireland, the contact information is:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines)

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers)

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

Website: www.financial-ombudsman.org.uk

If **you** live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands JE4 9QG

Jersey: +44 (0)1534 748610

Guernsey: +44 (0)1481 722218

International +44 1534 748610

Facsimile: +44 1534 747629

Email: enquiries@ci-fo.org

Website: www.ci-fo.org

If **you** live in the Isle of Man, the contact information is:

Financial Services Ombudsman Scheme,

Thie Slieau Whallian, Foxdale Road, St John's, Isle of Man IM4 3AS

Tel: +44 (0) 1624 686500

Fax: +44 (0) 1624 686504

Email: ombudsman@iomoft.gov.im

Website: <https://www.gov.im/oft/ombudsman/>

Cover Section N - Gadget Cover only

The Oxford Claims Company, Temple Court Mews, 109 Oxford Road, Oxford OX4 2ER

Tel: **01865 745566** (this is a basic rate number)

Email: **complaints@theoxfordclaimscompany.co.uk**

If after making a complaint **you** are still not satisfied **you** may be entitled to refer the dispute to the Financial Ombudsman Service (FOS):

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines)

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers)

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

Website: www.financial-ombudsman.org.uk

Legal, Regulatory and Other Information

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation under the scheme if **we** are unable to meet **our** obligations to **you** under this contract. Further information can be obtained from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY, United Kingdom. Tel: +44 0 800 678 1100 (freephone) or +44 0 20 7741 4100. Website: www.fscs.org.uk

Law and Jurisdiction

This policy shall be governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

Data Protection Notice

The **insurers** (each in respect of the cover section(s) it underwrites and in respect of the personal information each collects about **you** and processes) and PJ Hayman & Company Limited (the **policy administrator**) are the data controllers (as defined by the Data Protection Act 2018 and all applicable laws which replace or amend it, including the General Data Protection Regulation).

For full details of what data each **insurer** collects about **you**, how it uses it, who it shares it with, how long it keeps it and **your** rights relating to **your** personal data, please refer to each **insurer's** Privacy Notice which is available on each **insurer's** website (details given below).

If **you** do not have access to the Internet, please write to the relevant **insurer** (addresses are given below) with **your** address and a copy will be sent to **you** in the post.

In summary:

Each **insurer** may, as part of its agreement with **you** under this insurance, collect personal information about **you**, including:

- Name, address, contact details and date of birth
- Financial information such as bank details
- Details of any claim

Each **insurer** will also collect personal information about any additional people who **you** wish to be insured.

Each **insurer** may also collect sensitive personal information about **you**, and any additional people who **you** wish to be insured, where the provision of this type of information is of legitimate interest, including:

- Medical records to validate a claim should **you** be claiming for injury or **illness**.

Each **insurer** collects and process **your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to each **insurer** or which process information on each **insurer's** behalf (for example, premium collection and claims validation, or for communication purposes related to **your** cover). Each **insurer** will ensure that it keeps **your** information secure and does not use it for purposes other than those that each **insurer** has specified in its Privacy Notice.

Some third parties that process **your** data on each **insurer's** behalf may do so outside of the European Economic Area ("EEA"). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

Each **insurer** will keep **your** personal information only for as long as it believes is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

Each **insurer** will share **your** information if it is required to by law. Each **insurer** may share **your** information with enforcement authorities if they ask it to, or with a third party in the context of actual or threatened legal proceedings, provided it can do so without breaching data protection laws.

If **you** have any concerns about how **your** personal data is being collected and processed, or wish to exercise any of **your** rights detailed in the relevant **insurer's** Privacy Notice, please contact:

Cover Sections A-M and Cover Sections O & P:

Group Data Protection Officer

Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London EC2N 4BQ, UK

Email: privacy@canopus.com Tel: + 44 20 7337 3700

Website: www.canopus.com/privacy.

Cover Section N – Gadget Cover:

Post: Data Protection Officer, 5th Floor, 3 More London Riverside, London SE1 2AQ

Email: data.protection@collinsongroup.com

Website: www.bastioninsurance.co.uk/collinsonprivacypolicy

Sanctions

It is a condition of this insurance, and **you** agree, that the provision of any cover, the payment of any claim and the provision of any benefit under this insurance shall be suspended, to the extent that the provision of such cover, payment of such claim or provision of such benefit by **us** would expose **us** to any sanction, prohibition, or restriction under any:

- a. United Nations' resolution(s); or
 - b. the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.
- Such suspension shall continue until such time as **we** would no longer be exposed to any such sanction, prohibition or restriction.

Several Liability

PLEASE NOTE – This notice contains important information. PLEASE READ CAREFULLY

The liability of an **insurer** under this contract is several and not joint with other **insurers** party to this contract. An **insurer** is liable only for the proportion of liability it has underwritten. An **insurer** is not jointly liable for the proportion of liability underwritten by any other **insurer**. Nor is an **insurer** otherwise responsible for any liability of any other **insurer** that may underwrite this contract.

The proportion of liability under this contract underwritten by an **insurer** (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an **insurer**. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other **insurer** that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

The Insurers

Cover Sections A-M and Cover Sections O & P

These sections of the insurance are underwritten 100% by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Registered Office: Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London EC2N 4BQ. Registered in England no. 01514453.

Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847.

Cover Section N – Gadget Cover

This section of the insurance is administered by Bastion Insurance Services Ltd and underwritten 100% by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846.

The Policy Administrator

Travel Plus Travel Insurance is administered and arranged by travel insurance specialist PJ Hayman & Company Limited who are authorised and regulated by the Financial Conduct Authority. Financial Services (FS) Register Number: 497103. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England - No. 2534965.

Certification of Cover

This Policy Document and **your** Policy Schedule, which together make up the contract between **you** and **us**, are issued to **you** by PJ Hayman & Company Limited in its capacity as the agent of the **insurers** under the following contract reference:

B6839/AH032 for Cover Sections A-M inclusive and Cover Sections O & P (underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited).

In exchange for **your** paying the premium amount shown in **your** Policy Schedule, **you** are insured in accordance with the terms and conditions contained in this Policy Document and **your** Policy Schedule (and any amendments made to them) for the duration of **your** policy.

Signed by



Authorised signatory of PJ Hayman & Company Limited

Definition of Words

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Act of terrorism

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

Children/Child

means **you** or **your** partner's children or grandchildren, including step-children, step-grandchildren and fostered or adopted children or grandchildren, provided that they are:

- under 18 years old on the date **you** purchase **your** policy (or under 23 if still in full time education);
- dependent on **you** or **your** partner (or in the case of grandchildren dependent on **you** or **your** partner or their parent(s));
- not married or living with their partner.

Claims handler

means:

- a) Roger Rich & Company Part of the Claims Consortium Group for claims under Cover Sections A-M and Cover Sections O & P.
- b) The Oxford Claims Company for claims under Section N - Gadget Cover.

Close business associate

means any person whose absence from business for one or more complete days at the same time as **you** absence prevents the proper continuation of that business.

Close relative

means spouse or partner (who **you** are living together with), parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, **child**, grandchild, niece, nephew, or fiancé(e).

Coronavirus

means Covid-19, including each and every variant thereof.

Cruise

means a voyage of more than 72 hours in duration on a ship/vessel, that includes stopping at various ports. No cover is provided for Cargo or Container ship travel.

Curtail/curtailed/curtailment

means the cutting short of a **trip** by direct early return to **your home country**.

Doctor

means a registered practising member of the medical profession, recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

Drones

means un-manned aerial vehicles that belong to or are being used by **you**.

Excess(es)

means the amount **you** will have to pay towards the cost of each claim, per incident claimed for, under each applicable section of cover, by each **insured person**.

If **you** have paid the additional premium for 'Excess Waiver' under Premier cover then, subject to 1. and 2. below, **you** will not have to pay the **excess** which **you** would otherwise have been required to pay.

1. The **excess** will still apply to any claims made under Cover Section N – Gadget Cover; and
2. Any **excess** imposed by **us** because an **insured person** has an **existing medical condition** which **we** have agreed in writing to cover following **your** call to the Medical Screening Service will still apply.

Existing medical condition

means:

- a) any respiratory condition (relating to the lungs or breathing) requiring a hospital admission or the use of a nebuliser and/or supplementary oxygen for which **you** have ever received treatment;
- b) any heart or heart related condition for which **you** have ever received treatment;
- c) any circulatory condition (relating to the blood or circulation) for which **you** have received treatment within the 5 years prior to **your** policy issue date;
- d) any malignant condition e.g. cancer for which **you** have received any diagnosis or treatment within the 5 years prior to **your** policy issue date;

- e) any **medical condition** for which **you** have received surgery, inpatient or outpatient treatment or had any tests or investigations in a hospital or clinic or have been seen by a specialist consultant within the 2 years prior to **your** policy issue date;
- f) any re-occurring health condition, or any other **medical condition** which within the 2 years prior to **your** policy issue date has been treated in hospital or has been referred to a specialist or for which **you** are waiting for any tests or treatment of any description, or for which **your doctor** has altered **your** regular prescribed medication in the 6 months prior to **your** policy issue date;
- g) any terminal condition;
- h) any symptoms that are or should be under investigation for a condition that has not yet been diagnosed.

Home

means one of **your** normal places of residence in the **United Kingdom**, the Channel Islands or the Isle of Man, or **your** Ministry of Defence base/location where there is a recognised British Forces Post Office address.

Home country – is:

- For residents of the **United Kingdom**, **your home country** means the country **you** live in within the **United Kingdom**.
- For residents of the Channel Islands and Isle of Man, **your home country** means either the particular Channel Island on which **you** live or the Isle of Man depending on where **your home** is.
- For British members of Her Majesty's Armed Forces **your home country** means any British Forces Post Office (BFPO) location where **you** are stationed overseas.

Ill/illness

means a **medical condition**, disease (including **Coronavirus**), set of symptoms or sickness diagnosed and confirmed by a **doctor** during the **period of insurance**.

Insured Person/You/Your/Yourself

means any person(s) named on the Policy Schedule to whom cover is provided under this insurance policy.

International departure point

means the airport, international rail terminal or port from which **you** departed from the **UK**, the Channel Islands, the Isle of Man or Ministry of Defence base/location to **your** destination, and from where **you** depart to begin the final part of **your journey home** at the end of **your trip**.

Medical condition

means any disease, **illness** or injury, including any psychological conditions.

Natural disaster

means an event such as avalanche, blizzard, earthquake, flood, explosion, fire, forest fire, storm, hurricane, lightning, tornado, tsunami or volcanic eruption.

Nuclear risks

means ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Off-piste

means any area within the resort not defined under **on-piste** below.

On-piste

means skiing or snowboarding on marked runs, in between groomed trails and runs, on a slope or hillside between marked pistes or in areas in and around the resort that are not cordoned off, restricted or that are not accessible by any sort of tow or lift.

Pair or set

means 2 or more items of **personal possessions** that are complementary, purchased as one item or used or worn together.

Period of insurance

means the period shown on **your** Policy Schedule.

Personal money

means sterling or foreign currency in notes or coins.

Personal possessions

means each of **your** suitcases and containers of a similar nature and their contents, **sports equipment** (excluding **ski equipment**) and articles **you** are wearing or carrying, and **your valuables**.

Policy administrator

means PJ Hayman & Company Limited.

Public transport

means buses, coaches, aircraft or trains that run to a published scheduled timetable.

Repatriation/repatriate

means the return of an **insured person** to his/her **home**, a hospital, nursing home or funeral director in the **United Kingdom**, the Channel Islands or the Isle of Man.

Scheduled airline

means an airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.

Ski equipment

means skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.

Ski pack

means ski pass, ski lift pass and ski school fees.

Sports equipment

means specialist equipment (excluding **ski equipment**) belonging to **you** used specifically for a particular sport or leisure pursuit.

Travel documents

means visas, ESTA's and travel tickets/flight tickets.

Travelling companion

means a person insured under this policy:

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

Trip

means a holiday or journey for which **you** have made a booking which includes transportation and/or accommodation, and that begins when **you** leave **home** and ends on **your** return (i) to **your home** at the end of **your** holiday or journey, or (ii) following **your repatriation**.

For cover to be provided under this insurance, any **trip** must meet the following requirements:

- The **trip** must be to a destination within the Area of Cover shown on **your** Policy Schedule;
- The **trip** must be a two-way **trip** which starts and ends in the **United Kingdom**, the Channel Islands, the Isle of Man, or which starts from a Ministry of Defence base/location where there is a recognised British Forces Post Office address.
- The **trip** must start and finish within the **period of insurance** shown on **your** Policy Schedule.
- Any **trip** within **your home country** must include at least 2 nights' booked accommodation.
- **You** must not be travelling against the advice of a **doctor** or where a **doctor** would have advised against **you** travelling had **you** sought their advice before beginning the **trip**.
- The **trip** cannot be undertaken for the specific purpose of receiving medical treatment during the **trip**.
- Where **you** have purchased Single Trip cover, the **trip** cannot be for more than 94 days.
- Where **you** have purchased Annual Multi-trip cover, **you** may take any number of **trips** within the **period of insurance** shown on **your** Policy Schedule but each **trip** cannot be for more than:
 - a) 35 days if **you** have purchased Premier cover; or
 - b) 60 days if **you** have purchased Premier Plus cover (or 35 days if an **insured person** is aged 70 years or over on the date **you** purchase **your** policy).

Winter sports cover is limited to a maximum total of 21 days for Premier cover or 45 days for Premier Plus cover, in the **period of insurance**.

- For Annual Multi-trip cover only: Any trip undertaken by an insured person who is a **child** and who is a student normally resident in the Channel Islands or the Isle of Man can commence from the **child's home country** or their place of education in England, Scotland, Wales or Northern Ireland.

Unattended

means **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

United Kingdom/UK

means England, Wales, Scotland and Northern Ireland.

Unrecoverable costs

means any costs where **you** are not entitled to a refund by any other means, and/or costs that are not compensated elsewhere.

Valuables

means television equipment, radios, CD players, audio equipment, computer equipment/accessories, hard drives, flash drives, binoculars, telescopes, antiques, jewellery, laptop computers (meaning any portable computer that includes a screen, keyboard and track pad or track ball), watches (meaning any type of watch other than a Smartwatch), precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, or compact discs.

We/Our/Us/Insurer(s)

For Cover Sections A-M and Cover Sections O & P – Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited.

For Cover Section N - Gadget Cover - Collinson Insurance.

Winter sports

means the winter sports activities listed as covered in 'Appendix A - Sports & Activities - Winter Sports Activities'.

Appendix A - Sports & Activities

IMPORTANT INFORMATION

- Cover will only be provided for any activity **you** undertake during **your trip** where the following requirements are met:
Any individual, company or other organisation used in connection with undertaking the activity must:
 - be licensed, experienced and qualified in their field and offering controlled/organised activities; and
 - (where appropriate) must ensure that unless **you** have an appropriate license, **you** are only participating in the activity as a passenger; and
 - provide **you** with clear instructions on how to operate any equipment or undertake the activity safely; and
 - provide **you** with safety equipment and ensure that this is worn in accordance with any operator and/or manufacturer guidelines; and
 - provide ongoing instruction and/or guidance throughout the period of the activity which could include an instructor or guide in order for the activity to be undertaken safely.
- All of the sports and activities listed in this Appendix A are only covered where **you** are participating as an amateur.
- **We** will not pay any claim directly or indirectly arising from:
 - **your** participation in, or practice of, any professional sporting activities. **We** consider professional sporting activities to be activities or sports from which any income is obtained or sponsorship is received;
 - activities not listed;
 - **your** participation in any competitions, races or racing;
 - **winter sports** activities, unless Section O - Winter sports cover is included. This section of cover is automatically included on Annual Multi-trip policies and can be taken as an option on Single Trip policies if the appropriate additional premium is paid.

If **you** have any queries about **your** participation in any sport or activity, please do not hesitate to contact the **policy administrator** PJ Hayman & Company Limited to discuss **your** individual requirements. Contact details are provided on page 4 of this Policy Document.

Activity Pack 1

1a These sports and activities are covered as standard with no restrictions in cover (no additional premium is required).

Abseiling, Aerobics, Airboarding, Angling/Fishing, Archaeological digging, Archery, Assault course, Athletics,

Badminton, Baseball, Basketball, Battle re-enactment, Beach games, Billiards (pool/snooker), Blade skating, Boardsailing/Windsurfing, Body/boogie boarding, Bowling/Bowls, Breathing Observation Bubble, Bridge walking, Bungee jump/swoop,

Camel riding (with no jumping, racing or hunting), Canoeing & Kayaking (up to Grade 3 rivers or if in open water within 3 nautical miles of land), Catamaran sailing (within 12 nautical miles of coastline, or on inland waters), Cave tubing, Climbing wall, Cricket, Croquet, Cross country running, Curling, Cycling (not mountain biking),

Deep sea fishing, Dodgeball, Dry slope skiing,

Elephant riding/trekking,

Falconry, Fell walking (walking, running, rambling or trekking – maximum 3,000 metres altitude), Fencing, Fishing, Fives, Flying (as a passenger in a fully licensed passenger carrying helicopter or aircraft only), Flying fox, Football,

Geocaching (maximum 3,000 metres altitude), Glass bottom boats, Gliding (as a passenger only), Golf, Gymnastics,

Handball, Heptathlon, Hiking (maximum 3,000 metres altitude), Hitchhiking/jailbreak, Hockey, Horse riding/hacking (no jumping, hunting, rodeo or polo), Hot air ballooning, Hurling, Hydro zorbing,

Ice skating (dedicated rink only, no Ice Hockey or speed skating), Indoor climbing,

Javelin throwing, Jet boating, Jogging, Jousting (re-enactment only),

Korfball,

Lacrosse,

Marathon running (one day events only), Motor boating, Mountain biking (casual or off road but not endurance - no downhill, freeriding, four-cross, dirt jumping, trials, stunting or racing),

Netball,

Octopush, Orienteering,

Paddleboarding (still waters or if open water, within 3 nautical miles of land), Parascending/Parasailing (towed by boat over water only), Passenger on a Sledge, Pedaloes, Pony trekking, Pool/Billiards/Snooker,

Rafting (up to Grade 3 rivers), Rambling/Walking, Rap jumping/running, Refereeing, River tubing, Roller blading/In-Line Skating/Roller skating, Rounders/Softball, Rowing, Running (including for charity purposes),

Safari/safari trekking (by vehicle or supervised walking only), Scuba diving to a maximum depth of 30 metres below sea level (no solo diving - if unqualified must be accompanied by a qualified instructor or dive master - no commercial/professional/technical/cave/cavern/ice/enriched air/free/tutor or wreck diving), Shinty, Shark diving (in cage only), Skateboarding, Sky jumping (from Sky Tower in New Zealand only), Small bore target shooting, Snorkelling, Soccer (not the main purpose of the **trip**), Softball, Spear fishing (without tanks), Squash/Rackets/Racquetball, Street hockey, Surfing, Swimming (if in open water within 3 nautical miles of land), Swimming with dolphins, Swimming/bathing with elephants, Swimming with killer whales/orcas, Sydney Harbour Bridge tour,

Table tennis, Target shooting, Ten pin bowling, Tennis, Trampoline, Trekking (maximum to 3,000m altitude), Tubing, Tug of war,

Volleyball,

Wakeboarding, Walking (up to 3,000 metres altitude), Water polo, Water-skiing, Water-ski jumping, Weightlifting (training), Whale watching, Wicker basket tobogganing, Wind tunnel flying,

Yoga,

Zap cats, Ziplining/trekking, Zorbing.

1b These sports and activities are covered as standard (no additional premium is required). However, there is no cover under Cover Section H – Personal Liability for any claim arising directly or indirectly from participating in these activities.

Banana boating,

Charity/Conservation voluntary work (for a registered charity or conservation organisation - no working at heights above 3 metres), Clay pigeon shooting,

Dinghy sailing (within 12 nautical miles of coastline, or on inland waters), Driving a car or riding a motorcycle, moped or scooter with an engine capacity up to 250cc (on public roads only and only if licenced in **your home country** to drive or ride on the road in **your home country**),

Flotilla sailing (within 12 nautical miles of coastline, or on inland waters),

Hobbie catting (within 12 nautical miles of coastline, or on inland waters), Hovercraft driving or as a passenger,

Narrowboat/canal cruising (inland waters only),

Paintballing,

Rifle range shooting, Ringos,

Sailing/Yachting (within 12 nautical miles of coastline or inland waters),

Working/Employment (not above 3 metres in height and excluding the use of power tools & machinery).

1c These sports and activities are covered as standard (no additional premium is required). However, there is no cover under Cover Section G – Personal Accident or Cover Section H – Personal Liability for any claim arising directly or indirectly from participating in these activities.

Canopy/treetop walking,

Go karting,

Jet skiing,

Power boating,

Sandboarding, Sand dune surfing/skiing, Sand yachting, Speed sailing.

Activity Pack 2

- **If you have paid the additional premium to cover the activities as shown in Activity Packs 2a and 2b below then the activities shown will be covered. However, cover may not be provided under certain cover sections. Please see the information provided under Activity Pack 2b below for full details.**

2a Blokarting,

Dune/wadi buggying/bashing, Dune sliding,
Gorilla trekking,
High diving (up to 10 metres, excluding cliff diving),
Mud buggying,
Parasailing/parascending,
Roller hockey,
Triathlon.

2b Please note that there is no cover under Cover Section G – Personal Accident or Cover Section H - Personal Liability for any claim resulting from your participation in the following activities.

Ice go karting.

Activity Pack 3

- **If you have paid the additional premium to cover the activities as shown in Activity Packs 3a, 3b and 3c below then the activities shown will be covered. However, cover may not be provided under certain cover sections. Please see the information provided under Activity Packs 3b and 3c below for full details.**

3a Elephant polo,

Grass/land skiing,
Judo (organised training only),
Karate (organised training only),
Paddle boarding (white water - up to Grade 3 rivers), Polo cross.

3b Please note that there is no cover under Cover Section H - Personal Liability for any claim resulting from your participation in the following activities.

Tall ship sailing (within 12 nautical miles of coastline or inland waters).

3c Please note that there is no cover under Cover Section G – Personal Accident or Cover Section H - Personal Liability for any claim resulting from your participation in the following activities.

Ostrich riding/racing.

Activity Pack 4

- **If you have paid the additional premium to cover the activities as shown below then the activities shown will be covered. However, please note that there is no cover under Cover Section G – Personal Accident or Cover Section H - Personal Liability for any claim resulting from your participation in the following activities.**

Bungee jumping/swoop (multiple jumps),
Caving/pot holing,
Parapenting/paraponting/paragliding,
Street luge,
Via ferrata.

Winter Sports Activities

- **Annual Multi-trip policies - cover for winters sports activities is automatically included.**
- **Single Trip policies - cover for winters sports activities is only provided if shown on your Policy Schedule and the appropriate additional premium has been paid.**
- **Covered winter sports activities are listed below. Please refer to Exclusion 2) in the General Exclusions section on page 11 for a list of activities which are not covered.**

Covered Winter Sports Activities

Biathlon,

Cross country/big foot skiing **on-piste** (if **off-piste** must be accompanied by a guide or instructor and provided **you** are not skiing against local recommendations or where avalanche warnings have been given),

Dry slope skiing,

Glacier walking (accompanied by a qualified guide),

Huskysledge driving/passenger (no racing or mushing),

Ice skating, Ice windsurfing, Indoor skiing/snowboarding,

Kicksledging,

Ski biking/ski-dooing, **on-piste** Skiing/mono-skiing/skiboarding (if **off-piste** must be accompanied by a guide or instructor and provided **you** are not skiing against local recommendations or where avalanche warnings have been given), Ski run walking, Sledging (including sledging as a passenger pulled by horse, dog or reindeer), Sleigh rides (as a passenger), Snow biking/go karting, Snow blading, **on-piste** Snow boarding (if **off-piste** must be accompanied by a guide or instructor and provided **you** are not skiing against local recommendations or where avalanche warnings have been given), Snow bobbing, Snow mobiling/scooting (guided tours only), Snow shoe walking, Snow tubing,

Telemarking, Tobogganing,

Winter Walking (using crampons and ice picks only - up to 3,000 metres altitude).

However, please note that there is no cover under Cover Section H - Personal Liability for any claim resulting from your participation in the following activities.

Huskysledge driving/passenger,

Ice windsurfing,

Snow biking/go karting, Snow mobiling/scooting, Ski biking/ski-dooing.