



Longstay & Gap Year

Policy Document



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IMPORTANT CONTACT DETAILS

24-hour medical assistance helpline **+44 (0) 208 608 4254**

Please call this number to speak to **us** about any medical advice or treatment **you** need whilst abroad before incurring any costs.

For all other claims except Gadget cover **+44 (0)2392 419 866**

(Monday-Friday 9am-5pm excluding bank holidays)

Gadget cover claims **+44 (0)1865 745566**

claims@theoxfordclaimscompany.co.uk

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

Changes in health and customer services **02392 419 011**

Please call 02392 419 011 for large print, audio or Braille versions of this document

IMPORTANT INFORMATION

Your policy is insured by:

This **policy** is underwritten by Endurance Worldwide Insurance Limited, a wholly owned subsidiary of Sompo International Holdings Ltd, registered in England and Wales, Registration Number 04413524, home state, **United Kingdom**.

Registered Office: 2 Minster Court, 1st Floor, Mincing Lane, London, EC3R 7BB. Endurance Worldwide Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority under registration number 219654. This can be found on the Financial Services Register at www.fca.org.uk.

Gadget cover is administered by Bastion Insurance Services Ltd and underwritten 100% by Collinson Insurance. Collinson Insurance (a trading name of Astrensk 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.

Your main travel insurance **policy** and the Gadget cover are separate contracts of insurance. Neither insurer will be responsible for the obligations or cover under the other contract of insurance. **You** will not be able to make a claim under the gadget insurance for something that should be covered by **your** main travel insurance **policy** and vice versa.

Your policy is arranged by:

This **policy** is arranged and administered by PJ Hayman & Company Limited. Registered in England. Registered No. 2534965. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX.

PJ Hayman & Company Limited are authorised and regulated by the Financial Conduct Authority. Register number 497103.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. If **we** are unable to meet **our** financial obligations **you** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information about compensation scheme arrangements is available at www.fscs.org.uk or call (Freephone) on 0800 678 1100 or 020 7741 4100.

Accurate and relevant information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information **you** provide is not misleading. This applies to when **you** take the **policy** out and at any time during the **policy** period. If not, **we** reserve the right to void **your policy** from inception.

Law and Jurisdiction

The **policy** is a contract between **us** and **you**. This **policy** will be governed by English law and **you**, the **insured persons** and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it. If the relevant **insured person** resides in Scotland, Northern Ireland, the **Channel Islands** or the Isle of Man, then the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by **you** and **us** before the date of issue of this **policy**.

The terms and conditions of this **policy** will only be available in English and all communication relating to this **policy** will be in English.

We and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Travel insurance policies have specific requirements for both purchasing and making successful claims. Please take the time to read and understand it straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered).

When your policy starts and ends

Cover for cancellation starts from the date the **trip** booking was made or the date the **policy** was issued (whichever is later) and ends when **you** leave **home**. No further **trips** are covered. This **policy** covers a single **trip** only.

The cover under all other sections of the **policy** starts when **you** begin **your trip** as shown in **your** Schedule of Insurance and ends when **you** complete **your trip**. Alternatively, cover will end on expiry of the **policy**, whichever is first.

FCDO (Foreign, Commonwealth and Development Office) - **You** should check the FCDO information before commencing a **trip**. Travel advice can be obtained from the FCDO by visiting their website at: <https://www.gov.uk/foreign-travel-advice>

CANCELLING YOUR POLICY

Your right to cancel within 14 days of purchase:

If this cover is not suitable for **you** and **you** want to cancel **your policy**, **you** must contact PJ Hayman & Company Ltd by phoning 02392 419 011, emailing direct.sales@pjhayman.com or writing to PJ Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX within 14 days of buying **your policy** or the date **you** receive **your policy** documents.

The premium **you** have paid will be refunded within 30 days of the date **you** contact PJ Hayman & Company Ltd to ask to cancel the **policy**. **We** will not refund the premium if **you** have travelled, intend to claim or have made a claim before **you** asked to cancel the **policy** within the 14-day period.

Your right to cancel after 14 days of purchase:

If **you** decide this cover is no longer suitable for **you** and **you** want to cancel **your policy** after the 14 day cancellation period, **you** must contact PJ Hayman & Company Ltd by phoning 02392 419 011, emailing direct.sales@pjhayman.com or writing to PJ Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX. **We** will refund 50% of the premium **you** have paid within 30 days of the date **you** contact PJ Hayman & Company Ltd to ask to cancel the **policy**, if **you** have not travelled, made or intend to make a claim.

Our right to cancel the policy:

We have the right to cancel this **policy** by giving at least 30 days' notice in writing to **you** at **your** last known address or email address where **we** have serious grounds for doing so, including **you** not paying the premium or any failure by **you** to comply with the conditions in this **policy**. A proportionate refund of the premium paid will be made to **you** from the date **we** cancel the **policy**, unless **you** have already travelled or made a claim.

ELIGIBILITY

To be eligible for this cover, **you** and anyone travelling with **you** and named on the Schedule of Insurance:

- Must be a **resident** of the **United Kingdom, Channel Islands or BFPO**.
- Are taking a **trip** which starts and ends in the **United Kingdom, Channel Islands or BFPO**.
- Are not travelling against the advice of **your doctor** or a medical professional.
- Are not taking a **cruise**.
- Are not travelling by cargo or container ship.
- Have not started the **trip**. If **your trip** has already started, contact **our** team on 02392 419 011 to discuss **your** options.
- Are not making a one-way **trip**.
- Must travel within 12 months of the start date of **your policy**.
- Are undertaking a **trip** of 30 days or more.
- Are not making a stop-over of more than 7 days in total.
- Will not make more than 2 return visits to **your home country** (each visit not exceeding 21 days in total) if buying the **Standard** or **Longstay** cover or 4 return visits to **your home country** (each visit not exceeding 31 days in total) if buying the **Longstay PLUS** cover.
- Are not aged 40 years or over on the date **you** purchase **your policy**, if buying the **Standard** cover.
- Are not aged 70 years or over if travelling Worldwide, or aged 76 years or over if travelling within Europe or Australia and New Zealand, on the date **you** purchase **your policy**, if buying the **Longstay** or **Longstay PLUS** cover.
- Are travelling with the intention to return to the **United Kingdom, Channel Islands or BFPO** within **your trip** dates, unless an extension has been agreed with **us** and **we** have confirmed in writing.
- Are not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- Take all possible care to safeguard against accident, injury, loss or damage as if **you** had no insurance cover.

SUMMARY OF COVER

*All excesses shown for this **policy** are payable by each **insured person**, per section and for each claim.

If **you** have paid the additional premium for 'Excess Waiver', the excess would be reduced to Nil in the event of a claim (the excess for Gadget cover would still apply).

**For the Cancellation cover, for deposit only claims the excess is reduced to £25.

***Cover for accidental death is reduced to £1,000 if **your** age is under eighteen (18) years at the time of the incident.

Your chosen cover level is shown on the Schedule of Insurance.

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.

Policy Section	Standard cover (up to)	Longstay cover (up to)	Longstay PLUS cover (up to)	Policy Excess*
Cancellation charges	£1,000	£2,500	£3,500	£75**
Departure delay	No cover	£20 after first 12 hrs £10 for every 12 hrs thereafter up to a maximum of £100	£25 after first 12 hrs £15 for every 12 hrs thereafter up to a maximum of £145	Nil
Missed departure	No cover	£1,000	£1,000	Nil
Abandonment	No cover	£2,500	£3,500	£75
Personal possessions	£100 for each individual item No cover for valuables maximum of £750 in total	£250 for each individual item £250 in total for valuables maximum of £2,000 in total	£400 for each individual item £400 in total for valuables maximum of £2,500 in total	£50
Possessions delayed in transit (over 12 hours)	No cover	essential items up to £100	essential items up to £100	Nil
Personal money	No cover	£250 in cash on your person £500 in total	£250 in cash on your person £500 in total	£50
Loss of passport and travel documents	No cover	£250 necessary travel and accommodation costs	£250 necessary travel and accommodation costs	Nil
Emergency medical expenses outside your home country	£2,000,000	£5,000,000	£5,000,000	£95
State hospital benefit	£200 (£10 for each full 24 hrs) if you are confined to a hospital bed in a state hospital abroad	£400 (£20 for each full 24 hrs) if you are confined to a hospital bed in a state hospital abroad	£500 (£50 for each full 24 hrs) if you are confined to a hospital bed in a state hospital abroad	Nil
Curtailment (cutting your trip short)	£750 Within the above limit, up to: £250 additional costs for transport and accommodation for you to reach an international departure point	£1,750 Within the above limit, up to: £500 additional costs for transport and accommodation for you to reach an international departure point	£2,500 Within the above limit, up to: £750 additional costs for transport and accommodation for you to reach an international departure point	£75
Personal liability	£1,000,000	£2,000,000	£2,000,000	£250 property damage; £50 other claims
Accidental death and disability benefit	£5,000***	£15,000***	£15,000***	Nil
Legal advice and expenses	No cover	£25,000	£25,000	£50

Study or work placement abroad extension - Cover available only if the appropriate additional premium has been paid

Study or work placement abroad extension (optional)	£6,000	£6,000	£6,000	£100
Gadget cover	No cover	£1,000	£1,500	£50

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.

Assistance Company – Healix Medical Assistance Services.

BFPO - British Forces Posted Overseas.

Change in health - Any deterioration or change in **your** health between the date the **policy** was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.

Channel Islands - Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Close relative - Spouse or partner (who **you** are living together with), parents, grandparents, legal guardians, foster child, adopted 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).

Cruise - A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose-built ship on sea/s or oceans that may include stops at various ports.

Curtailment/curtail - The cutting short of **your trip** by **your** early return **home**.

Doctor(s) – 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.

Domestic flights - A **flight** where the departure and arrival take place within the **United Kingdom** or the **Channel Islands**.

Drones - Unmanned aerial vehicles that belong to or are being used by **you**.

Essential items - Underwear, socks, toiletries and a change of clothing.

Excursion – A short **trip** or activity undertaken for leisure purposes.

Existing medical condition(s) - Any re-occurring **medical condition** which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Flight – Travel on a publicly licensed aircraft.

Hazardous activity - Any recreational activity that requires skill and involves increased risk of injury.

If **you** are taking part in any sport, please refer to the back of this **policy** where there is a list of activities that are covered as standard or require an additional premium. If **your** chosen activity is not listed, please contact PJ Hayman & Company Ltd on 02392 419 011 to ensure **you** are covered.

Home - One of **your** normal places of residence in the **United Kingdom**, the **Channel Islands** or **BFPO**.

Home country - The country **you** live in within the **United Kingdom** or the **Channel Islands**.

Ill/Illness - A condition, disease, set of symptoms or sickness leading to a significant change in **your** health, as diagnosed and confirmed by a **doctor** during the period of cover.

Inshore - Within 12 Nautical miles of the shore.

Insured person/you/your - Any person named on the Schedule of Insurance. For Gadget cover this will also mean the person who owns the **gadgets**.

International departure point - The airport, international rail terminal or port from which **you** depart to return to the **UK**, **Channel Islands** or **BFPO** at the end of **your trip**, or if **you** need to **curtail your trip**.

Laptop - Portable computer suitable for use whilst travelling.

Medical condition(s) - Any disease, **illness** or injury, including any psychological conditions.

Natural disaster - An event such as avalanche, blizzard, earthquake, flood, explosion, fire, forest fire, storm, hurricane, lightning, tornado, tsunami or volcanic eruption

Off piste - Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including areas marked or prohibited from entry.

On piste - Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as **off piste** and therefore require purchase of an additional activity pack.

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

Permitted manual labour - WWOOFing, casual/occasional work including fruit picking, bar work, farm work or labouring, providing it does not involve the use of heavy plant/trade/industrial/agricultural machinery (other than tractors) and the appropriate 'Activity pack' premium has been paid for the activity **you** are taking part in and this is shown on **your** Schedule of Insurance.

Personal money - Sterling or foreign currency in note or coin form

Personal possessions - Each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including buggies, strollers, car seats, and **your valuables** (as defined).

Policy - this **policy** document, the Schedule of Insurance and any applicable endorsements, which should be read as a single document.

Public transport - Buses, coaches, **domestic flights** or trains that run to a published scheduled timetable.

Quarantine - Means a restriction on movement or travel imposed by an official governmental body or health authority, in order to slow or prevent the spread of an epidemic or pandemic related communicable disease.

Redundancy - Being an employee, where **you** qualify under the provision of the Employment Rights Act 1996, and subject to no warning or notification of **redundancy** being received and not related to misconduct leading to dismissal, or resignation or voluntary **redundancy**, before buying this **policy**.

Relevant information - A piece of important information that would increase the likelihood of a claim under **your policy**.

Repatriation - The return of someone named on the **policy** to their **home**, a hospital, nursing home or funeral directors in the **United Kingdom** or the **Channel Islands** and arranged by the **assistance company**, unless otherwise agreed by **us**.

Resident - A person who has had their main **home** in the **United Kingdom**, the **Channel Islands** or **BFPO** and has not spent more than 6 months abroad in the year before buying this **policy**.

Sports equipment - Specialist equipment belonging to **you** and used specifically for a particular sport or leisure activity.

Terrorist activity - 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 or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

Travel documents - Valid passports or visas, ESTA, travel tickets, European Health Insurance Card (EHIC)/Global Health Insurance Card (GHIC) and valid reciprocal health form S2.

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

Trip - A holiday or journey for which **you** have made a booking such as a **flight** or accommodation, that begins when **you** leave **home** and ends on **your return** (1) to **your home** at the end of **your** holiday or journey, or (2) following **your repatriation**.

Unattended - Left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

UK departure point - The airport, international rail terminal or port from which **you** depart from the **UK**, **Channel Islands** or **BFPO** at the start of **your trip**.

United Kingdom/UK - England, Wales, Scotland, Northern Ireland and the Isle of Man.

Valuables - binoculars, telescopes, antiques, jewellery, watches (only meaning a traditional watch such as analogue, automatic or digital), furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals.

We/our/us - Endurance Worldwide Insurance Limited. For Gadget cover: Collinson Insurance.

Winter sports - On piste skiing, snowboarding and ice skating.

DISCLOSURE OF EXISTING MEDICAL CONDITIONS

You will not be covered for **existing medical conditions** unless **you** tell **us** about them, and **we** agree to cover them in writing.
Cover for any **existing medical conditions** will be shown in **your** Schedule of Insurance

You cannot choose which conditions to tell **us** about. It is important that **you** notify **us** of **your existing medical conditions** as detailed below. If **you** don't, **we** may refuse to pay a claim.

Have **you**, or anyone insured under this **policy** ever been diagnosed or received treatment for:

- any heart or circulatory condition?
- a stroke or high blood pressure?
- a breathing condition (including asthma)?
- any type of cancer (even if now in remission)?
- any type of diabetes?
- any type of irritable bowel disease?

In the last 2 years - have **you**, or anyone insured under this **policy** been:

- treated for any re-occurring **medical condition**?
- asked to take regular prescribed medication?
- referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

Are **you** or anyone insured under this **policy** waiting for any tests or treatment of any description?

Or has **your doctor** altered **your** regular prescribed medication in the last 3 months?

If the answer to any of the above questions is yes, then **you** must contact **us** to complete medical screening. **Our** team can guide **you** through this process and can inform **you** whether any additional premium is required to cover these conditions.

Please contact PJ Hayman & Company Ltd on 02392 419 011.

Note:

We are unable to provide any cover for **your existing medical condition**, unless we have agreed cover in writing and any additional premium has been paid.

We reserve the right to charge an increased premium, decline, withdraw, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to us.

There may be instances where we are not able to provide coverage for **your medical conditions**. If you would like more information on alternative cover, please visit the Money Helper website: <https://www.moneyhelper.org.uk/travel-insurance-directory> or telephone: 0800 138 7777.

Pregnancy

There is no cover for claims relating to normal pregnancy and normal childbirth. However, medical expenses and cancellation cover will be provided if any of the following complications 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, 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 your carrier so you should check that you will be able to travel with the carrier/airline in advance.

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

CHANGES IN HEALTH

If your health or your ongoing medication changes between the date the **policy** was bought and the date of travel you must advise PJ Hayman & Company Ltd as soon as possible on 02392 419 011.

We will advise you what cover we are able to provide for **your change in health**, as defined on page 8, after the date of diagnosis.

We reserve the right to increase the premium, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

GEOGRAPHICAL AREAS

Area 1:

Europe - Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, **Channel Islands**, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece (and the Greek Islands), Holland (Netherlands), Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, **United Kingdom**, Vatican City.

Area 2:

Australia & New Zealand - Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord Howe Island) and New Zealand, including the Cook Islands, Niue and Tokelau.

Area 3:

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

Area 4:

Worldwide including the United States of America, Canada and the Caribbean.

Please note that this **policy** will not cover you if you travel against the advice of the FCDO or other government body.

STOP OVER COVER

The maximum amount of time your **policy** allows for a stop-over outside your selected geographical area is 7 days.

VISITS HOME

Cover under this travel insurance includes:

- 2 return visits to **your home country** for a period of up to 21 days per visit if buying the **Standard** or **Longstay** cover.
- 4 return visits to **your home country** for a period of up to 31 days per visit if buying the **Longstay PLUS** cover.

All cover is suspended on clearance of customs in **your home country**.

Cover restarts after the baggage check-in at **your UK departure point** for **your flight**, international train or ferry to **your** overseas destination. The cost of **your** return visit is **your** responsibility, there is no cover under the **policy** towards **your** travel costs to visit **home**.

All cover ceases if you have made a claim or intend to make a claim under the 'Curtailment' section, or following **your repatriation**.

RECIPROCAL HEALTH ARRANGEMENTS

European Health Insurance Card (EHIC)/Global Health Insurance Card (GHIC)

The EHIC allows **you** to access state provided healthcare in all European Economic Area (EEA) countries and Switzerland. **Your** EHIC will be accepted for the remainder of its validity. If **you** do not have a valid EHIC **you** will need to apply for a GHIC. For more information or to apply for **your** GHIC: online at www.ghic.org.uk or by telephoning 0300 330 1350.

Presenting **your** EHIC/GHIC at a public medical facility will allow **you** to obtain treatment at a reduced cost and in many cases free of charge, provided **you** are a **UK or BFPO resident** (please note if **you** reside in the Isle of Man or the **Channel Islands** **you** are not eligible for an EHIC/GHIC).

You must carry it with **you** when travelling abroad. Remember to check **your** EHIC/GHIC is still valid before **you** travel.

If **you** are travelling outside the EEA then there are some countries that have reciprocal agreements with the **UK** and these can be found on:

www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx

Medicare - Australia

If **you** are travelling to Australia, **you** must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle **you** to reduced medical charges from **doctors**, reduced prescription charges and access to Medicare hospitals.

For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au

Note: If **you** make use of these arrangements or any other reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an excess.

CUSTOMARY AND REASONABLE FEES

We will not pay excessive or inflated charges for **your** treatment, so it is important that **you do not pay any medical providers up front, either at the time of **your** treatment or on **your** return to **your home country****. They may engage the services of collection agencies, but any correspondence should simply be sent on to **us**, unanswered. There is no lawful action that can be taken which **we** cannot step in and take over on **your** behalf.

IN CASE OF A SERIOUS EMERGENCY

Please Note: This is a travel insurance **policy** and not private medical insurance.

This means there is no cover for any medical expenses incurred in private medical facilities if **we** have confirmed that 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

Customers should receive emergency medical treatment or management regardless of their 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 US ON +44 (0)208 608 4254

Whilst the actual medical care **you** receive is in the hands of the local **doctors** treating **you**, **we** can obtain the medical information **we** need from them to establish what is wrong, as well as their treatment and discharge plans. **We** can support **you** to ensure **you** are admitted to a facility that is suitable for **your** clinical needs.

We will then advise on, and can put in place, suitable **repatriation** plans to get **you home** if it is necessary and medically safe to do so. **We** 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.

Please Note:

- **Our doctors** are not treating **you**; they are not responsible 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.
- **We** 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 **us** to ensure **we** can provide full financial protection.
- 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 **your** 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 **UK** and suffered the same injury/**illness**, then **you** would not consider flying out on holiday so soon after surgery/treatment/incident.
- Coming **home** straight away is not always an option even if **you** are considered 'fit to fly' by the treating **doctor**.

- **We** 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 **your** recovery.
- Most airlines require specific criteria to be met 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 depending on the area and time of year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the **UK**, if treatment is not possible where they are.

PLEASE NOTE: If the costs are likely to exceed **£500** or **you** are admitted to hospital, **you** should call **us** on: **+44 (0)208 608 4254**

CONDITIONS AND EXCLUSIONS APPLYING TO YOUR POLICY

Conditions

Below are some important Conditions and Exclusions which apply to **your** travel **policy**.

It is recommended that **you** read this along with the conditions for each section of **your policy** so that **you** are aware of any conditions which may affect **your** circumstances or likelihood to claim.

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

United Nations resolution(s); or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

This suspension will continue until **we** would no longer be exposed to any such sanction, prohibition or restriction.

- **your policy** cannot be extended once it has expired.
- **you** must provide documentation and evidence to support **your** claim, as requested and at **your** own expense.
- **you** must notify **us** immediately of any **change in health**.
- If **you** claim under the cancellation part of **your policy**, no other cover will be in place under this **policy**.
- **you** must check with **your doctor** on the advisability of making the **trip** if **you** have any **existing medical condition**, considering **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your doctor**.
- **you** must adhere to medical advice given otherwise any claims related to this will not be paid.

✗ Exclusions

You are not covered under any section, unless specified, for any of the following circumstances:

- any **existing medical condition** as listed under the 'Disclosure of Existing Medical Conditions' section unless **we** have agreed cover in writing and any additional premium has been paid.
- any claim for an **existing medical condition** or any **medical condition** that is undiagnosed or being investigated unless **we** have agreed cover in writing and any additional premium has been paid.
- any **medical condition** where a terminal prognosis has been given by a registered **doctor** before buying this **policy**.
- any costs or losses associated with obtaining any recommended vaccines, inoculations or medications prior to **your trip**.
- any claim where **you** have travelled against the advice of **your doctor** or a medical professional, or if they would have advised against **your** travel if **you** had consulted them.
- participation in a **hazardous activity** or additional activity unless the appropriate additional premium has been paid and agreed by **us** in writing.
- any claim due to **your** carrier's refusal to allow **you** to travel for whatever reason.
- any payments made after a **change in health** unless notified to **us** and agreed in writing.
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life).
- anything related to **you** causing damage or injury on purpose.
- any activity in the air (other than flying as a passenger in a fully licensed passenger-carrying-aircraft) unless the appropriate 'Activity pack' is shown on **your** Schedule of Insurance and, where applicable, the premium has been paid for the aerial activity **you** are taking part in.
- **you** not following the laws of the country or local authorities.
- anything caused by **you** or **your travelling companion** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19%), solvents or anything relating to **you** or **your travelling companion**'s prior abuse of drugs, alcohol or solvents.

- **you** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate in **your home country** (**Note:** there is no cover under 'Personal Liability' for any claim related to the use of motorised vehicles).
- **you** travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not and if **you** are riding pillion, the rider must also hold appropriate qualifications. This cannot be **your** primary method of transport on **your trip**.
- delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- any claim arising from **relevant information** known by **you** at the time of buying this **policy** or which occurs between booking and travel which **you** did not tell **us** about.
- any claim arising from the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking or any deliberate or criminal act by an **insured person**.
- any claim arising from **you** taking part in any work that is not **permitted manual labour**.
- **you** travelling on a **cruise** or any travel on cargo or container ships.
- the usage of **drones**.
- **you** travelling to an area that is classified as 'advise against all or all but essential travel' by the Foreign, Commonwealth & Development Office (FCDO).
- there is no cover under this **policy** for any claim arising from **quarantine** or travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, or border closures, relating to a current or previous epidemic or pandemic declared by the World Health Organization or by any official governmental body or health authority.
- this **policy** will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea region or where the FCDO advises against all or all but essential travel.
- The following exclusions apply to all sections except Emergency Medical and Associated Expenses.
- war, **terrorist activity**, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- loss of earnings, additional hotel costs, Visa's, ESTAs, vaccinations, inoculations, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the **policy**.
- the cost of taxi fares, telephone calls, faxes or any expenses for food or drink.

HOW YOUR POLICY WORKS

PRE-TRAVEL COVER

Cancellation Cover

✓ **What is covered under this section:**

For each **insured person** this insurance will pay:

£1,000 if **you** have bought **Standard** cover

£2,500 if **you** have bought **Longstay** cover

£3,500 if **you** have bought **Longstay PLUS** cover for **your** proportion of:

- transport charges
- loss of accommodation
- foreign car hire
- pre-paid **excursions** booked before **you** go on **your trip**

that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your** necessary cancellation.

You are covered if **you** are unable to travel due to:

1. the death, injury or **illness** of:
 - **you** or a **travelling companion**
 - a **close relative**
 - a friend who lives abroad and with whom **you** were intending to temporarily stay.
2. **you** or a **travelling companion** required in **your home country** for jury service or as a witness in a Court of Law.
3. **you** or a **travelling companion** being given notice of **redundancy**.
4. the withdrawal of leave for members of H. M. Forces, the Police, Fire, Nursing or Ambulance Services, or employees of a government department provided that such cancellation could not reasonably have been expected at the time of purchasing this insurance.
5. if after the time **you** booked **your trip** and bought this **policy**, the Foreign, Commonwealth & Development Office advises against all or all but essential travel to **your** intended destination. However, there is no cover under this section if such advisory is issued due to an epidemic or pandemic.

✗ What is not covered under this section:

For each **insured person** this insurance will not cover:

- the first £75 (reduced to £25 on claims for deposits only) of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air/Avios Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - a **natural disaster** that was known at the time of booking the **trip** or purchasing this insurance.
 - the withdrawal of previously approved leave by **your** employer (other than claims arising from the following occupations: members of H. M. Forces, the Police, Fire, Nursing or Ambulance Services, or employees of a government department).
 - **your** failure to obtain the required passport, visa, ESTA, vaccinations or inoculations.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the cancellation of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - **your** disinclination to travel.
 - death or **illness** of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
 - cancellation due to the fear of an epidemic, pandemic, infection or allergic reaction.
 - the cost of Air Passenger Duty (APD) or equivalent, airport charges and booking charges and credit card fees.
 - cancellation of **your trip** due to an **existing medical condition** of an **insured person**, where the **existing medical condition** has not been declared to **us** and accepted in writing, as shown on **your** Schedule of Insurance.
 - any loss unless it is specified in the **policy**.
 - any claim where **you** are unable to provide proof of **your** termination of employment due to **redundancy**.
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
 - any claim where leave has been cancelled on disciplinary grounds.

No cover is provided under this section due to anything mentioned in the **policy** Conditions & Exclusions.

If you need to claim:

Inform **your** tour operator, travel agent, transport or accommodation provider immediately of **your** necessity to cancel and request a cancellation invoice.

Note: **we** will pay a maximum of £80 to **your doctor** for medical records/completion of a medical certificate, that have been requested by **us**. Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' on pages 26-27.

TRAVEL COVER

Departure Delay

LONGSTAY & LONGSTAY PLUS cover only

Applicable to **trips** outside of the **UK** only

✓ What is covered under this section:

For each **insured person** this insurance will pay:

Departure Delay

compensation of £20 if **you** have bought **Longstay** cover or £25 if **you** have bought **Longstay PLUS** cover if the departure of **your** international **flight**, international train or sailing is delayed for more than 12 hours from its scheduled departure time from **your** **UK departure point** and **your** possessions have been checked in.

If the delay continues, **we** will pay a further sum of £10 if **you** have bought **Longstay** cover or £15 if **you** have bought **Longstay PLUS** cover, for each complete period of 12 hours, up to a maximum of £100 if **you** have bought **Longstay** cover or £145 if **you** have bought **Longstay PLUS** cover.

✗ What is not covered under this section:

- any claim if **you** have bought **Standard** cover.
- the cost of any accommodation.
- any claim that is due to the financial failure of any transport or accommodation provider or travel agent.
- any compensation unless **you** have checked in **your** possessions and 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.

- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.
- any compensation when **your** tour operator has rescheduled **your flight** itinerary.
- any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being over booked.
- any delay due to the diversion of aircraft after it has departed.
- missed connections outside **your home country**.

No cover is provided under this section due to anything mentioned in the **policy** Conditions & Exclusions.

Trip Abandonment

LONGSTAY & LONGSTAY PLUS cover only

✓ What is covered under this section:

For each **insured person** this insurance will pay:

up to £2,500 if **you** have bought **Longstay** cover or £3,500 if **you** have bought **Longstay PLUS** cover

for the cancellation of **your trip** if **your** possessions have been checked in and after 24 hours delay at the **UK departure point** for **your** outward journey and **you** wish to abandon the **trip**.

✗ What is not covered under this section:

- any claim if **you** have bought **Standard** cover.
- the cost of any accommodation, food, drink, telephone calls or faxes.
- any claim that is due to the financial failure of any transport or accommodation provider or travel agent.
- any compensation unless **you** have checked in **your** possessions and 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.
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.
- any compensation when **your** tour operator has rescheduled **your flight** itinerary.
- any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being over booked.
- any delay due to the diversion of aircraft after it has departed.
- the first £75 of any claim made by **you**.

No cover is provided under this section due to anything mentioned in the **policy** Conditions & Exclusions.

Missed Departure

LONGSTAY & LONGSTAY PLUS cover only

✓ What is covered under this section:

For each **insured person** this insurance will pay:

up to £1,000 for alternative transport to get **you** to **your** destination if:

- the car in which **you** are travelling to **your UK departure point** becomes undriveable due to mechanical failure or being involved in an accident, or
- your public transport** is delayed, preventing **you** from getting to **your UK departure point** in time to check in.

✗ What is not covered under this section:

- any claim if **you** have bought **Standard** cover.
- the cost of any accommodation, food, drink, telephone calls or faxes.
- any claim that is due to the financial failure of any transport or accommodation provider or travel agent.
- any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **UK departure point** to check-in by the time shown on **your** travel itinerary.
- any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

No cover is provided under this section due to anything mentioned in the **policy** Conditions & Exclusions

If you need to claim:

Obtain written confirmation from **your** transport provider or their handling agents that shows the scheduled departure time, the actual departure time and evidence of the **public transport** delay or a mechanic/car insurance report confirming accident or breakdown.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' on pages 26-27.

Personal Possessions

✓ What is covered under this section:

For each **insured person** this insurance will pay:

Personal Possessions

up to a total of

£750 if **you** have bought **Standard** cover

£2,000 if **you** have bought **Longstay** cover

£2,500 if **you** have bought **Longstay PLUS** cover for **your personal possessions** to cover:

- either the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item; or
- the market value of the item, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

An amount for age, wear, tear and loss of value will be deducted.

Possessions delayed in transit

up to a total of

£100 if **you** have bought **Longstay** or **Longstay PLUS** cover

to cover the purchase of **essential items** if **your personal possessions** are delayed due to being misplaced, lost or stolen on **your outward journey from your home country** for over 12 hours from the time **you** arrived at **your trip** destination.

✗ What is not covered under this section:

Personal Possessions

- the first £50 of each claim.

- more than

£100 if **you** have bought **Standard** cover

£250 if **you** have bought **Longstay** cover

£400 if **you** have bought **Longstay PLUS** cover

for any one article, **pair or set** of any kind, whether they are solely or jointly owned.

- **valuables** if **you** have bought **Standard** cover.

- more than

£250 in total if **you** have bought **Longstay** cover

£400 in total if **you** have bought **Longstay PLUS** cover

for **valuables** whether solely or jointly owned.

- more than £100 in respect of sunglasses.

- more than £100 for items lost or stolen from a beach or lido.

- car keys, mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges, mobile telephone accessories or gadget(s).

- the use of, or damage to **drones**.

- any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.

- 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.

- 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 with an insured value in excess of £100.

- loss of, or damage to property that does not belong to **you** or any member of **your** family.

- any claim that is the result of a domestic dispute.

- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, 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.

- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.

- the cost of replacing or repairing dentures.

- money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind.

- **personal possessions** left **unattended** away from **your trip** accommodation except **personal possessions** (but not **valuables**) left between 6.00am and 11.00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

- computer equipment/accessories, USB or hard drives, flash drives other than their value as unused material unless purchased pre-recorded when **we** will pay the maker's latest list price.

- duty free items (including but not limited to tobacco products, alcohol, perfumes, cosmetics).

- perishable goods, bottles, cartons and any damage caused by them or their contents.

- pedal cycles or wheelchairs.
- **sports equipment** whilst in use.
- any items already insured elsewhere.
- **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 personal holiday or **trip** accommodation.
- contact or corneal lenses or artificial limbs.

No cover is provided under this section due to anything mentioned in the **policy** Conditions & Exclusions.

If you need to claim:

For loss or damage claims during transit:

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.

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 written confirmation that the damage is irreparable.

For delay claims:

For the purchase of **essential items**, **you** must keep all receipts and send them to **us** with **your** claim and any amount paid will be deducted from the final claim settlement, if the items are permanently lost.

For all losses:

You should 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** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

Note: any item with a purchase price in excess of £100 must be supported by proof of ownership/purchase.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' on pages 26-27.

Personal Money, Passport and Travel Documents

LONGSTAY & LONGSTAY PLUS cover only

✓ What is covered under this section:

For each **insured person** this insurance will pay:

up to £500 for the loss or theft of **your personal money**.

up to £250 for additional travel and accommodation expenses necessarily incurred to obtain a replacement passport or **travel documents** whilst on **your trip** if **your** passport or **travel documents** are lost or stolen during **your trip**.

✗ What is not covered under this section:

- any claim if **you** have bought **Standard** cover.
- the first £50 of each claim for the loss or theft of **personal money**.
- more than £500 in total in cash or currency, whether solely or jointly owned.
- loss in value to **personal money** due to depreciation, currency changes or shortage caused by any error or omission.
- loss or theft of travellers' cheques where the bank provides a replacement service.
- any financial loss suffered because of **your** debit/credit card being lost or stolen.
- loss or theft of **personal money**, passport or **travel documents** that are not:
 - on **your** person.
 - held in a safe or safety deposit box where one is available.
 - left out of sight in **your** locked personal **trip** accommodation.
- 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.
- the cost of the replacement passport or **travel documents**.
- any costs incurred before departure or after **you** return **home**.
- any costs which are due to any errors or omissions on **your** passport or **travel documents**.
- **your** failure to obtain the required 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**.
- any expenses for food or drink.

No cover is provided under this section due to anything mentioned in the **policy** Conditions & Exclusions.

If you need to claim:

For all losses:

You should 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** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

For loss of **personal money**, we will also require:

- exchange confirmations from **your home country** for foreign currency.
- where sterling is involved, documentary evidence of possession.

For a lost or stolen passport or **travel documents**:

You will also 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.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' on pages 26-27.

Emergency Medical and Associated Expenses

Please Note: This is a travel insurance **policy** and not private medical insurance.

This means there is no cover for any medical expenses incurred in private medical facilities if **we** have confirmed that medically capable public facilities are available.

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 **assistance company**.

You must call the **assistance company** immediately if **your** medical bill is likely to exceed **£500**. Please see the section 'In Case of a Serious Emergency' for details.

✓ What is covered under this section:

For each **insured person** this insurance will pay:

To **you** or **your** legal representatives the following necessary emergency expenses up to:

£2,000,000 if **you** have bought **Standard** cover.

£5,000,000 if **you** have bought **Longstay** or **Longstay PLUS** cover for:

- customary and reasonable fees or charges for necessary and emergency treatment to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services. **We** consider customary and reasonable fees to be those that would usually be charged for the treatment **you** are receiving, in the country where **you** are receiving it.
- additional travel, accommodation and **repatriation** costs to be made for or by **you** and 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**.
- charges following **your** accidental death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs.
- the reasonable cost of returning **your** ashes **home** or the return of **your** body to **your home** when arranged by **us**. up to:

£100 if **you** have bought **Standard** or **Longstay** cover

£200 if **you** have bought **Longstay PLUS** cover

to cover emergency dental treatment only to cure sudden pain.

£10 if **you** have bought **Standard** cover.

£20 if **you** have bought **Longstay** cover.

£50 if **you** have bought **Longstay PLUS** cover.

for each full 24 hours that **you** are in a state hospital abroad as an in-patient during the period of the **trip** in addition to the fees and charges paid under the emergency medical expenses section.

✗ What is not covered under this section:

- the first £95 of each claim.
- any claim where **you** went against FCDO, government, local authority or medical advice.
- 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.
- the cost of private treatment where adequate state facilities are available.
- the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any **medical condition** **you** had at the start of **your trip**.
- the cost of taxi fares for anyone other than the patient, telephone calls or faxes.

- the cost of bringing **you home** at **your** request before **we** consider it clinically suitable and there is appropriate medical treatment available locally.
- the cost associated with the diversion of an aircraft due to **your** accidental death, injury or **illness**.
- repatriation** unless this is deemed medically necessary by **our** appointed emergency **assistance company**.
- any services or treatment received by **you** within **your home country**.
- any services or treatment received by **you**, including any form of cosmetic surgery or any treatment that in the opinion of the emergency **assistance company**, in consultation with **your** treating **doctor**, can reasonably wait until **you** return to **your home country**.
- any services or treatment received by **you** that would exceed the cost of **repatriation** after the date on which **you** can safely return **home**.
- repairs to, or for, the provision of artificial limbs or hearing aids.
- in-patient treatment that has not been notified to and agreed by the emergency **assistance company**.
- any extra costs for single or private accommodation in a hospital or nursing home.
- any costs for treatment, including exploratory tests, that have no relationship with the **illness** or injury for which the claim is being made.
- additional hotel accommodation expenses which exceed the standard originally booked.
- additional **flights** which exceed the standard of that originally booked unless medically necessary and agreed by the **assistance company**.
- any claim where the risk associated with bringing **you home** is greater than the risk of **you** remaining in resort.
- any claim where **your** return **home** would present unnecessary risk to other travellers.
- your** burial or cremation in **your home country**.
- emergency dental work costing more than £100 on **Standard** or **Longstay** cover and £200 on **Longstay PLUS** cover.
- repairs to or for the provision of dentures, crowns or veneers.
- any dental work or treatment which could wait until **your** return to **your home country**.
- any hospital benefit when **you** are in a private hospital or clinic unless agreed by **us**.
- more than £200 on **Standard** cover and £400 on **Longstay** and £500 on **Longstay PLUS** cover in total for state hospital inpatient benefit.

No cover is provided under this section due to anything mentioned in the **policy** Conditions & Exclusions (including any treatment, tests and associated illnesses for non-declared **existing medical conditions**).

If you need to claim:

For medical assistance **+44 (0)208 608 4254**

Call the **assistance company** 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world.

For visits to **doctors**, hospital outpatients, or pharmacies **you** must keep and provide **us** with all (original) receipts accounts and medical certificates.

Note: **we** will pay a maximum of £80 to **your doctor** for medical records/completion of a medical certificate, that have been requested by **us**.

For cases where the **assistance company** were informed, please provide (in addition to the above) **your** case number or name of the person **you** spoke to and a photocopy or scanned image of **your** EHIC/GHIC card (available if **you** are a **UK or BFPO resident**), or details of any other reciprocal health arrangement **you** used.

Please note if **you** reside in the Isle of Man or the **Channel Islands** **you** are not eligible for an EHIC/GHIC.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' on pages 26-27.

Curtailment (cutting short your trip)

✓ What is covered under this section:

For each **insured person** this insurance will pay:

If you have bought:	Standard cover	Longstay cover	Longstay PLUS cover
Irrecoverable, pre-paid travel and accommodation costs, including pre-paid excursions and Additional costs above the cost of your original return ticket	up to £750	£1,750	£2,500
Additional travel and accommodation expenses to get you to an international departure point	up to £250 within the above limit	up to £500 within the above limit	up to £750 within the above limit

If **you** have to **curtail your trip** due to one of the following:

- the death, injury or **illness** of:
 - **you** or a **travelling companion**.
 - a **close relative**.
 - a friend who lives abroad and with whom **you** were intending to stay.
- **you** or a **travelling companion** being required in **your home country** for jury service or as a witness in a Court of Law.
- **you** or a **travelling companion** being called back by the Police after **your/their home** or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.
- the withdrawal of leave for members of H. M. Forces, the Police, Fire, Nursing or Ambulance Services, or employees of a government department provided that such **curtailment** could not reasonably have been expected at the time of purchasing this insurance.

✗ What is not covered under this section:

- the first £75 of each claim of any loss, charge or expense made on each claim under this section.
- any costs which can be recovered from another source.
- any payment or part payment made using frequent flyer vouchers, Air/Avios Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- the cost of **your** return international **flight** to the **United Kingdom**, or any additional costs if **you** had not already purchased a return **flight**.
- any costs as a result of **you** needing to return **home** due to a **natural disaster** that had already happened before **you** left **home**.
- any costs due to the withdrawal of previously approved leave by **your** employer (other than claims arising from the following occupations: H. M. Forces, the Police, Fire, Nursing or Ambulance Services, or employees of a government department).
- any costs due to **your** failure to obtain the required passport, visa, ESTA, vaccinations or inoculations.
- any costs due to the operation of law or because of an unlawful act or criminal proceedings against anyone included in **your** booking.
- any costs due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- any costs due to the **curtailment** of **your trip** by the tour operator.
- any costs due to the failure of **your** travel agent or tour operator.
- any costs due to financial circumstances.
- any costs due to **your** loss of enjoyment of the **trip** however this is caused.
- any costs due to death or **illness** of any pets or animals.
- any costs due to terrorism, riot, civil commotion, strike or lock-out.
- any unused portion of **your** original ticket where **repatriation** has been made.
- cutting short **your trip** due to a medical necessity unless the **assistance company** have agreed.
- **curtailment** due to the fear of an epidemic, pandemic, infection or allergic reaction.
- any resumption of a **trip** once it has been **curtailed**. There is no further cover once **you** have returned to **your home country**.
- **your curtailment** travel must be to the same standard as the travel booked as part of **your** original **trip**.
- any claim where **you** have not obtained prior authority to take leave.
- any claim where leave has been cancelled on disciplinary grounds.

No cover is provided under this section due to anything mentioned in the **policy** Conditions & Exclusions.

If you need to claim:

If **you** need to cut short **your trip** due to a medical necessity, **you** will need a letter of confirmation from **your** treating **doctor** in resort and **you** must ring to confirm this with the **assistance company** on **+44 (0)208 608 4254** **curtailment** claims will not otherwise be covered.

Inform **your** tour operator, travel agent, transport or accommodation provider immediately of **your** necessity to **curtail** and request a cancellation invoice confirming the number of nights missed.

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**.

Note: we will pay a maximum of £80 to **your doctor** for medical records/completion of a medical certificate, that have been requested by **us**.

You should keep any receipts or accounts given to **you**.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' on pages 26-27.

Personal Liability

✓ What is covered under this section:

For each **insured person** this insurance will pay up to:

£1,000,000 if **you** have bought **Standard** cover.

£2,000,000 if **you** have bought **Longstay** or **Longstay PLUS** cover

plus, costs agreed between **us** in writing, that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- accidental bodily injury of any person.
- loss of, or damage to property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.
- loss of, or damage to **your trip** accommodation which does not belong to **you** or any member of **your** family.

✗ What is not covered under this section:

- the first £50 in respect of each event that causes a claim.
- or the first £250 in respect of each event that causes a claim, relating to loss or damage to **your trip** accommodation which does not belong to **you** or any member of **your** family.
- any liability for loss of or damage to property or injury, **illness** or disease:
- where an indemnity is provided under any other insurance.
- that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family or **travelling companion** and is caused by the work **you** or any member of **your** family or **travelling companion** employ them to do.
- that is caused by any deliberate act or omission by **you**.
- that is caused by **your** own employment, profession or business or that of any member of **your** family.
- that is caused by **your** ownership, care, custody or control of any animal.
- that falls on **you** by agreement and would not have done if such agreement did not exist.
- any liability for injury, **illness** or disease suffered by **you** or any member of **your** family.
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
- land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
- mechanically propelled vehicles and any trailers attached to them.
- aircraft, motorised skis, motorised waterborne craft or sailing vessel.
- firearms or incendiary devices.

No cover is provided under this section due to anything mentioned in the **policy** Conditions & Exclusions.

If you need to claim:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with names and contact details of any witnesses, as well as any supporting evidence **we** may require.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' on pages 26-27.

Accidental Death and Disability Benefit

✓ What is covered under this section:

For each **insured person** this insurance will pay:

a single payment for **your** external accidental bodily injury whilst on **your trip**, that independently of any other cause, results in **your**:

If you have bought:	Standard cover	Longstay cover	Longstay PLUS cover
a) death	£5,000	£15,000	£15,000
b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	£5,000	£15,000	£15,000
c) permanent and total disablement from engaging in paid employments or paid occupations of any and every kind all occurring within 12 months of the event happening*	£5,000	£15,000	£15,000

*where **you** are not in any paid employment or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

✗ What is not covered under this section:

- more than one of the benefits that is a result of the same injury.
- more than £1,000 death benefit when **your** age is under eighteen (18) years at the time of the incident.

No cover is provided under this section due to anything mentioned in the **policy** Conditions & Exclusions.

If you need to claim:

In the event of death, **we** will require sight of a copy of the death certificate.

For other claims, please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' on pages 26-27.

Legal Advice and Expenses

LONGSTAY & LONGSTAY PLUS cover only

✓ What is covered under this section:

For each **insured person** this insurance will pay:

up to £25,000 for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** accidental death or personal injury whilst on the **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 office as may be required.

✗ What is not covered under this section:

- any costs if **you** have bought **Standard** cover.
- the first £50 in respect of each event that causes a claim, other than 30 minutes initial free advice.
- any costs to pursue a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than £500.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation.
- any claim made by **you** against another **insured person** who is a member of **your** family, friend or **travelling companion**, whether insured by **us** or another provider.
- any claim for damage to a motorised or mechanically propelled vehicle and any trailers attached to them.

No cover is provided under this section due to anything mentioned in the **policy** Conditions & Exclusions.

Note:

We will not pay legal expenses to bring proceedings in more than one country in respect of the same event.

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

STUDY OR WORK PLACEMENT ABROAD EXTENSION

Note: **You** are only covered for this section if it is shown on **your** Schedule of Insurance and **you** have paid the additional premium

✓ What is covered under this section:

For each **insured person** this insurance will pay:

up to £6,000 for **your**

- prepaid tuition fees that **you** cannot recover from any other source if **you** had to cancel **your trip** before **you** left **home** or
- pro-rata refund of unused tuition fees that **you** cannot recover from any other source if **you** had to come **home** early from **your trip**.

Because the following unexpectedly happened:

- **you** or a **close relative** became **ill**, was injured or died.
- **you** were called for jury service or required as a witness in a court of law.
- **you** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government.
- the Foreign, Commonwealth & Development Office (FCDO) advise against all or all but essential travel within a 30 mile radius of **your trip** destination.

✗ What is not covered under this section:

- the first £100 of any loss, charge or expense made on each claim under this section.

- any claim where **you** cancelled **your trip** or came **home** early from **your trip** because:
 - you** did not achieve the necessary grades or qualifications.
 - you** could no longer afford to pay for the **trip**, or simply did not want to travel.
 - of an **existing medical condition** which **you** have not told **us** about.
 - you** did not obtain the required **travel documents**, inoculations or vaccinations for the area **you** are travelling to.
 - you** are the defendant in a court of law.
- you** did not obtain prior authority to take leave, or **your** leave was cancelled on disciplinary grounds.
- you** are unable to prove **your** financial loss.

If you need to claim:

Please refer to the information provided under the heading 'If You Need to Claim' within the 'Cancellation Cover' and 'Curtailment (cutting short your trip)' sections.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' on pages 26-27.

Gadget Cover

LONGSTAY & LONGSTAY PLUS cover only

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 provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

We will not pay any claim arising directly or indirectly from any loss, damage, liability, cost or expense caused deliberately or accidentally by:

- 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);
- any computer virus;
- any computer related hoax relating to a) and/or b) above.

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.

Consumer Insurance Act:

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

- Supply accurate and complete answers to all the questions **we** may ask as part of **your** application for cover under the **policy**.
- To make sure that all information supplied as part of **your** application for cover is true and correct.
- 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**. **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 **eligibility 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**.

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

Laptop computer(s) - 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** Schedule of Insurance.

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.

Unattended - Neither on **your** person or within **your** sight and reach.

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.

If your gadgets are lost or stolen

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

✓ What is covered under this section:

- **We** will arrange for **your gadget** to be replaced with a similar refurbished make and model up to a maximum value of £1,000 if **you** have bought **Longstay** cover or £1,500 if **you** have bought **Longstay 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.

✗ What is not covered under this section:

- if **your laptop computer** is **accidentally lost**.
- if **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 **Longstay** cover or £1,500 if **you** have **Longstay PLUS** cover when new.

If your gadget is accidentally damaged

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

✓ What is covered under this section:

- **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 if **you** have bought **Longstay** cover or £1,500 if **you** have bought **Longstay PLUS** cover.

✗ What is not covered under this section:

- **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**), 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 bought **Longstay** cover or £1,500 if **you** have bought **Longstay PLUS** cover when new.
- Please note that for mobile phones or other small **gadgets**, the cost of posting **your gadget** will be borne by **you**.

If your accessories are accidentally lost or stolen with your gadget

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

✓ What is covered under this section:

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

✗ What is not covered under this section:

- **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**.
- any claim over and above the **limit of liability**.
- Please note that for mobile phones or other small **gadgets**, the cost of posting **your gadget** will be borne by **you**.

SPORTS & ACTIVITIES

We cover many sports and activities as standard meaning there is no additional cost to cover these activities.

We have categorised the activities that are not covered as standard into 3 further bands. If **you** do not see **your** chosen activity, **we** may cover it, but **you** must contact **us** so **we** can discuss the activity and if any additional premium is necessary.

All of the activities are covered on a non-professional basis. We consider 'professional' to be activities/sports where **you** are either paid for participating in, receive any element of sponsorship, fees or prize money over £500.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional/semi-professional/paid/sponsored racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this **policy**.

Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim.

Please Note:

Those activities marked with an asterisk (*) do not have 'Accidental Death & Disability Benefit' or 'Personal Liability' cover.

Those activities marked with the symbol (+) fall under the category '**Permitted Manual Labour**'.

Activity Pack 1. The following activities are automatically covered without an additional premium:

Abseiling, Aerobics, Amateur Athletic Field Events/Track Events, Angling, Animal Sanctuary/Refuge Work+, Archery*, Athletics,

Badminton, Ballooning - Hot Air*, Bamboo Rafting, Banana Boating, Bar Work+, Baseball, Basketball, Beach Games, Biathlon, Body Boarding, Bowling, Bowls, Bridge, Bridge Swinging*, Bungee Jumping*,

Camel Trekking, Canoeing* (up to grade 2 rivers only), Catamaran Sailing* (**inshore**), Chess, Clay Pigeon Shooting*, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Cycling (including E-Bikes) up to 1,000m,

Dancing, Darts, Deep Sea Fishing, Diving (not deep sea or using scuba equipment), Driving any motorised vehicle on roads or public highways*,

Elephant Riding/Trekking,

Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as a passenger* (private/small aircraft/helicopter) Flying - learning (Commercial or PPL), Flying as a Passenger (light aircraft not licensed for fare paying passengers), Flying as a Pilot (commercial piloting), Flying as Pilot (light aircraft not licensed for fare paying passengers), Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking+,

Glass Bottom Boats, Gliding (learning non-competition), Golf, Gorilla Trekking, Gymnastics,

Handball (practice & training), Highland Games, Hiking (up to 1,000m), Hill Walking (up to 1,000m), Historical Research, Horse Riding (no jumping), Hot Air Ballooning*,

Indoor Skating,

Jet Boating*, Jet Skiing*, Jogging,

Kayaking* (up to grade 2 rivers only), Keep Fit, Kiting, Korfball,

Low Ropes,

Marathons, Model Flying, Motorcycling on roads or public highways* (up to a maximum of 250cc engine, with appropriate **UK** licence), Mountain Biking (on road, non-racing),

Netball,

Orienteering, Overland Trips,

Permitted Manual Labour+, Paddle Boarding (**inshore**), Petanque, Pigeon Racing, Pony Trekking, Pool, Power Lifting,

Quoits,

Rackets, Rafting* (up to grade 2 rivers only), Rambling (up to 1,000m), Rap Running/Jumping, Racquetball, Restaurant Work+, Rifle Range*, Ringos, River Walking, Rock Scrambling (under 4,000m), Rounders, Rowing*, Running Sprint/Long Distance,

Safari (**UK** organised), Safari Trekking, Sailing*/Yachting* (within 30 miles of the shore), Scuba Diving* (to 10m if qualified or with qualified instructor - not solo), Sea Fishing, Shinty, Shooting (target range-not hunting), Small Bore Target Shooting, Snooker, Snorkelling, Soccer, Softball, Squash (amateur), Stoolball, Stooppball, Surfing* (amateur), Swimming (inside marked areas and/or with lifeguard present), Swimming off a Boat (with a qualified supervisor in attendance ie a lifeguard), Swimming with Dolphins (inside marked areas and/or with lifeguard present), Swimming Pool (with lifeguard present), Swim Trekking, Sydney Harbour Bridge Climbing (professionally organised and supervised),

Table Tennis, Team Games, Tennis, Trekking (up to 1,000m), Triathlon, Tubing*, Tug of War,

Volleyball, Volunteer Work+ (see also **Permitted Manual Labour**),

Water Skiing* (amateur), Weightlifting, Whale Watching, White Water Rafting* (up to grade 3 rivers only), Windsurfing*/Boardsailing*/Sailboarding*,

Yachting*/Sailing (within 30 miles of the shore), Yoga,

Zip Lining/Zip Trekking (booked pre-**trip** - requires appropriate trekking altitude pack).

Activity Pack 2. – **You** must pay an additional premium to be covered for these:

Adventure Racing (up to 12 hours), Airsoft* (protective face masks must be worn), American Football (training or amateur match, organised & with safety equipment), Assault Courses (no high ropes),

Big Foot Skiing, Blade Skating, Bobbing, Breathing Observation Bubble (BOB),

Canoeing* (up to grade 3 rivers only), Canyoning, Cat Skiing, Cross Country Skiing,

Dragon Boat Racing, Dry Slope Skiing,

Falconry, Fly Boarding*, Football – Amateur,

Gaelic Football (training or amateur match), Glacier Walking, Gliding (as a passenger, non-competition), Go Karting*, Gorge Walking (no ropes),

Harness Racing, High Diving (indoor/outdoor swimming pools only), Hobie Catting (**inshore**), Hockey, Horse Jumping (no polo, hunting), Horse Riding (eventing), Husky Dog Sledding, Hydro Zorbing,

Ice Fishing, Ice Hockey (with full body protection), Ice Skating, Indoor Climbing (on climbing wall), Iron Man,

Judo,

Karate, Karting*, Kayaking* (up to grade 3 rivers only), Kayaking* (**inshore**), Kendo, Kick Sledging, Kite Boarding,

Lacrosse, Land Skiing, Land Yachting, Langlauf,

Martial Arts (training only), Modern Pentathlon, Mono Skiing, Mountain Biking (off road non-racing), Mountain Boarding, Mountain Walking (up to 1,000m), Mountaineering (up to 1,000m), Motorcycling - Off Road* (up to a maximum of 250cc),

Off piste Skiing (guided or within recognised ski resort boundaries),

Paint Balling* (protective face masks must be worn), Parasailing* (over water), Parascending* (over water), Passenger Sledge, Polo Cross, Power Boating* (**inshore**),

Qquad Bikes*,

Rambling (up to 2,000m), River Tubing*, Roller Derby (safety equipment must be worn), Roller Blading/Line Skating, Roller Hockey, Roller skating, Rugby (amateur match), Rugby League, Rugby (training), Rugby Union,

Safari (non **UK** organised), Sailing*/Yachting* (beyond 30 miles of the shore but limited to European & Mediterranean waters), Sand Boarding, Sand Dune Surfing/Skiing*, Sand Yachting, Sea Kayaking/Canoeing*, Shark Cage Diving*, Skateboarding, Ski Boarding, Skidooing, Skiing, Skiing - Mono, Skiing - Nordic, Ski Resort Occupations (Chalet/Bar Work not including Ski Instructing)⁺, Ski instructing courses, Sledging, Sleigh riding (reindeer, horses or dogs), Snorkelling (outside marked areas and/or without lifeguard present), Snow Biking*, Snow Blading, Snow Bobbing, Snow Mobile/Skidoos*, Snowmobiling*, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Speed Sailing*, Speed Skating, Speed Trials/Time Trials (amateur - organised not public roads), Sphereing, Street Hockey, Surfcasting, Summer Tobogganing, Swimming (outside marked areas and/or without lifeguard present), Swimming off a Boat (unsupervised and/or no lifeguard),

Taekwondo, Telemarking, Tobogganing, Trampolining, Tree Top Canopy Walking, Trekking (up to 2,000m),

Under 17 Driving* (not public roads),

War Games/Paint Balling* (protective face masks must be worn), Water Polo (amateur), Water Ski Jumping*, White Water Rafting* (up to grade 6 rivers only), **winter sports**, Wrestling (organised training),

Yachting*/Sailing* (beyond 30 miles of the shore but limited to European & Mediterranean waters),

Zip Lining/Zip Trekking (booked during **trip** – requires appropriate trekking altitude pack).

Activity Pack 3. – **You** must pay an additional premium to be covered for these:

Buggying* (in motorised vehicles),

Caving/Pot Holing, Climbing (rock & ice - harnessed up to 3,000m), Cyclo Cross,

Devil Karting*, Dinghy Sailing*, Dirt Boarding,

Glacier Skiing,

Heliskiing, Hurling, Hydrospeeding,

Ice Go Carting, Ice Windsurfing,

Kite Buggying*, Kite Surfing,

Mountaineering up to 2,000m,

Octopush, Outdoor Endurance Tests,

Parascending* (over land), Power Gliding*, Power Kiting,

RRiver Bugging,

SKi Biking, Ski Blading, Ski Randonnée, Ski Terrain Parks (excluding Freestyle), Ski Yawing, Skiing - Glacier, Skiing - Snowcat, Snow Carting, Snow Go Karting*, Snow Kiting,

Trekking (up to 3,000m),

Via Ferratta,

Wake Boarding, Wind Tunnel Flying, Winter Walking (poles & special shoes).

Activity Pack 4. – You must pay an additional premium to be covered for these:

Adventure Racing (up to 24 hours), Assault Courses (including high ropes and harnessed),

Back Country Skiing, Black Water Rafting* (up to grade 3 rivers only), Blo Karting, BMX Freestyle & Racing,

Cave Diving, Climbing (rock & ice - harnessed up to 4,000m), Cycle Racing,

Freestyle Skateboarding,

Hang Gliding* (tandem - as a passenger only),

Micro Lighting* (tandem - as a passenger only), Motorcycling on public roads or highways* (over 250cc engine, with appropriate UK licence), Mountaineering (up to 3,000m),

Paragliding* (in Europe only), Paramotoring* (in Europe only), Parapenting/Paraponting* (in Europe only), Polo,

Scuba Diving* (to 30m if qualified or with qualified instructor - not solo), Skeleton, Ski Flying*, Ski Mountaineering, Ski Run Walking, Ski Touring, Skiing (**off piste** without a guide), Skiing - Freestyle, Sky Dive - Tandem* (maximum of 2 jumps per **trip**),

Trekking (up to 5,000m),

Wicker Basket Tobogganing,

Zorbing.

IF YOU NEED TO CLAIM

For Medical Assistance:

Healix Medical Assistance Services

Tel: **+44 (0) 208 608 4254**

Email: **PJHaymanSompo@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.

For all other claims except Gadget cover:

Tel: **+44 (0) 2392 419 866** Monday-Friday 9am-5pm (closed bank holidays)

Email: **claims@pjhayman.com**

Write to: Claims Department, PJ Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX

For Gadget cover claims:

Claims Administrator: The Oxford Claims Company

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

Tel: **01865 745566**

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

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

For all claims:

You need to:

- give **us** full details in writing of any incident that may result in a claim under any section of the **policy** at the earliest possible time.
- provide all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
Note: **we** will pay a maximum of £80 to **your doctor** for medical records/completion of a medical certificate, that have been requested by **us**.
- pass onto **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies **you** may have.
- ensure that all claims are notified as soon as possible.
- not admit liability for any event or offering to make any payment without **our** prior written consent.

We can:

- make **your policy** void where a false declaration is made, or any claim is found to be fraudulent.

- take over and deal with the defence or settlement of any claim made under the **policy**.
- subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the **policy**.
- obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- not make any payment for any event that is covered by another insurance **policy**.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.

YOUR RIGHT TO COMPLAIN

If **you** wish to complain, please follow the process detailed below.

We are dedicated to providing **you** with a high-quality service and want to ensure that this is maintained at all times. If **you** feel that **we** have not offered a first-class service, or **you** have any questions or concerns about this **policy** or the handling of **your** claim, please contact **us** and **we** will do **our** best to resolve the problem.

For complaints relating to all sections except Gadget cover

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

Email: customerservices@pjhayman.com

For Gadget cover complaints

The Oxford Claims Company

Tel: 01865 745566

Email: complaints@theoxfordclaimscompany.co.uk

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

If **your** complaint can be resolved within three (3) business days:

We will aim to resolve **your** concerns within three (3) business days, following receipt of **your** complaint. A written Summary Resolution Communication will be provided to **you** if the complaint is resolved to **your** satisfaction.

In the unlikely event that **you** remain dissatisfied, **you** may be entitled to refer the matter to the Financial Ombudsman Service, free of charge.

If **your** complaint cannot be resolved within three (3) business days:

We will send **you** an acknowledgement letter to explain **your** complaint has been escalated to the Head of Compliance, who will investigate **your** complaint and keep **you** informed throughout the process.

We will investigate **your** complaint and provide one of the following within eight (8) weeks of receipt of **your** complaint: -

A final response letter explaining the outcome of **our** investigation, the reason for **our** decision and information on how to steps to take, should **you** remain dissatisfied; or

A holding letter confirming when **we** anticipate **we** will have concluded **our** investigation.

Referring to the Financial Ombudsman Service:

Should **you** remain dissatisfied with the outcome of **our** investigation, or **we** are unable to conclude **our** investigation within eight (8) weeks, **you** may be able to refer **your** complaint to the Financial Ombudsman Service (*if eligible), provided **you** do so within six (6) months of the date of the Final Response.

The contact details for the Financial Ombudsman is:

Financial Ombudsman Service Postal address: Exchange Tower, Harbour Exchange, London E14 9SR

Customer Helpline: 0800 023 4567 or 0300 123 9 123

Email: complaint.info@financialombudsman.org.uk

Website: www.financial-ombudsman.org.uk

*The Financial Ombudsman Service may not be able to consider a complaint if **you** have not provided **us** with the opportunity to resolve it first.

Or if **you** are:

- a small business which has an annual turnover of more than £6.5 million; and has annual balance sheet of more than £5 million; or employs more than 50 persons.
- a trustee of a trust with a net asset value of more than £5 million; or
- a charity with an annual income of more than £6.5 million.

The Financial Ombudsman Service is an independent service in the **UK** for settling disputes between consumers and businesses providing financial services.

The complaints handling arrangements above are without prejudice to **your** rights in law.

PRIVACY NOTICE

The Insurer, Endurance Worldwide Insurance Limited ("We/Us/Our") and PJ Hayman & Company Limited (**your** Administrator) are each the Data Controller of the data collected about **you**. As such, **we** are responsible for the way in which this data is processed and will use personal information and, to the extent applicable, special category data given by **you**, together with other information for, amongst other things, the administration of this Longstay & Gap Year **policy**, the handling of claims, the provision of customer services, credit checks and to prevent and detect fraud, as described more fully below in the Sompo International General Privacy Policy. **We** are a member of the Sompo International¹ group; as such, the information **you** provide may also be disclosed to **our** affiliates or parent, service providers and agents for these purposes. It may also be disclosed to the insured's insurance advisor, where appointed.

We may need to collect and process information relating to individuals who may benefit from this Longstay & Gap Year **policy**, which may include both personal data and special category data (such as medical history). **You** must ensure that **you** have explicit verbal or written consent from these individuals to such information being processed by **us**.

In collecting or processing personal data, including special category data, about **you** or related third parties under this Longstay & Gap Year **policy**, **we** shall comply with applicable data protection legislation.

We are committed to protecting **your** personal information and respecting the data protection and privacy rights **you** have under applicable law and regulations.

When **you** submit any information to **us** for the purpose of requesting information from **us** about, or obtaining, **our** products or services, **we** will use the information **you** provide, including any personal information, in its insurance business to conduct its business and perform its legal obligations, including:

- verifying **your** identity;
- preventing, investigating or reporting fraud or potential fraud, money laundering, terrorism, misrepresentation, security incidents, sanctions violations or any crime, all in accordance with applicable law and regulations;
- assessing, establishing and managing claims and arranging or entering into any appropriate settlements;
- managing, reporting and auditing **our** business operations;
- recovering debt;
- developing, improving and protecting **our** products, services, website, systems and relationships with **you**;
- carrying out research, risk management and statistical analyses;
- establishing, exercising or defending legal claims; and
- meeting regulatory and compliance requirements.

We will ensure that **your** personal data is processed in a manner consistent with the purposes set above. **We** will retain **your** personal data for as long as it is necessary for the purposes mentioned above or as long as required by law.

To the extent applicable, **we** may also use **your** contact details (including email address(es)) to send **you** information about related products and services or other products and services provided by **us** or one of **our** group companies.

We may share **your** information for the purposes outlined above with:

- **our** group companies;
- brokers, other insurers and underwriters;
- healthcare professionals;
- law enforcement authorities;
- other government authorities;
- fraud prevention agencies; and
- third parties involved in any aspect of claims management including surveyors, loss adjusters, claims agents, solicitors and private investigators;
- parties that may have a financial interest in the insurance **policy** or claim;
- other service providers that may process **your** personal information on **our** behalf (for example, IT service providers that host or support **our** business and may have data that includes **your** personal information); and
- others with **your** consent or in accordance with applicable law and regulations.

If **you** have provided information about another person, in doing so **you** confirm that **you** have such person's consent to provide the personal information to **us**, that **you** have told such person that **you** have provided the information to **us** and how **we** will use the personal information as described in this notice.

To the extent **you** have provided **your** consent, and **your** consent provides the basis for **our** use of the information, **you** may withdraw **your** consent at any time by contacting **us** as described below.

More details about how **we** use **your** personal information may be found: in the Sompo International General Privacy Policy, available on **our** website at: <https://www.sompo-intl.com/privacy-policies/> and the PJ Hayman & Company Ltd website at: www.pjhayman.com/documents/PJH_Privacy_policy.pdf

The website also provides additional information about **your** data protection rights, how **you** may access and update **your** personal information and other choices **you** have about how **we** use **your** personal information (including how to object to processing or withdrawing **your** consent at any time).

If **you** have any questions regarding this notice, please contact **us** at:

Attn: Chief Compliance Officer Sompo International, 1221 Avenue of the Americas, New York City, NY 10020

Email: Privacy@sompo-intl.com

For PJ Hayman & Company Ltd:

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

Email: Customerservices@pjhayman.com

Phone: +44 (0) 2392 419 833

¹The term "Sompo International" refers to and includes each subsidiary of Sompo International Holdings Ltd., a Bermuda exempted company ("SIHL").

To the extent, however, that an affiliate of SIHL that is not a subsidiary of SIHL receives or uses personal information that is covered by this **policy** and requires protection under the Data Protection Legislation, then such affiliate is included within "Sompo International" for purposes of protecting the data that such affiliate receives or uses.

For a list of Sompo International offices, please see <https://www.sompo-intl.com/location/corporate>. For a list of affiliates that are included in the Sompo Group, please see https://www.sompo-hd.com/en/group/group_list/



PJ Hayman
SPECIALIST TRAVEL INSURANCE

Key Contacts

Customer Service

02392 419 011

direct.sales@pjhayman.com

24-hour Medical Assistance

+44 (0) 208 608 4254

Claims

Excluding gadget claims - see below

+44 (0) 2392 419 866

claims@pjhayman.com

Gadget Claims

+44 (0) 1865 745 566

claims@theoxfordclaimscompany.co.uk



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