

Single Trip & Annual Multi-trip Travel Insurance Policy 2020/21

Pre-Travel and Travel Policies

This cover is for residents of the United Kingdom, the Channel Islands or for British Forces Posted Overseas (BFPO) only
 For policies issued from 1st May 2020 to 30th April 2021
 Master Policies: RTBAA40105-02A&B

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.

This policy was not designed to cover known or publicly announced events. As such, except for Section B1 - Emergency Medical & Associated Expenses and Section B2 - State Hospital Benefit, there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARS-COV-2 or any pandemic or fear or threat of any of these.

Summary of Cover

The following is only a summary of the main cover limits for each cover option. These options are: PREMIER - Single Trip (ST) and Annual Multi-trip (AMT) or PREMIER PLUS - Single Trip (ST) and Annual Multi-trip (AMT). **Your** chosen cover option will be specified in **your** Policy Schedule. **You** should read the Policy Wording for the full terms and conditions.

Section & Policy Cover	PREMIER Limit (up to)	PREMIER PLUS Limit (up to)	Excess* per Person/Family
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PRE-TRAVEL POLICY - Policy A (cover starts when **you** pay **your** premium or for Annual Multi-trip policies from **your** chosen start date)

A1. Cancellation Charges	£2,000	£4,000	£75/£150 (£15/£30 Loss of Deposit)
A2. Scheduled Airline Failure Insurance	No cover	£2,500	Nil

TRAVEL POLICY - Policy B (cover starts when **you** leave **home** to begin **your** trip)

B1. Emergency Medical & Associated Expenses	£5,000,000 (outside your home country)	£10,000,000 (outside your home country)	£75/£150
B2. State Hospital Benefit (abroad)	£400 (£25 each full 24 hours)	£800 (£50 each full 24 hours)	Nil
B3. Curtailment (cutting short your trip)	£2,000	£4,000	£75/£150
B4. Accidental Death & Disability Benefit	£15,000	£20,000	Nil
B5. Personal Possessions Single Article, Pair or Set limit Valuables limit Sports Equipment limit - Loss/Damage to Medical Aids - Possessions delayed in transit (over 8 hours) - Sports Equipment delayed in transit (over 8 hours) - Loss/Damage to Prescribed Medication	£1,200 £300 £300 £250 £1,000 £100 £100 £500	£2,000 £500 £750 £750 £1,000 £250 £250 £500	£50/£100 Nil Nil Nil £50/£100 £250 Nil £50/£100
B6. Personal Money, Passport & Travel Documents Cash limit - Loss of Passport or Travel Documents	£300 £250 £200	£750 £500 £200	£50/£100 Nil Nil
B7. Personal Liability	£2,000,000	£2,000,000	£200 (Property damage only)
B8. Extended Journey Disruption	No cover	£4,000	Nil
B9. Delayed Departure (after 10 hours) or Trip Cancellation (after 10 hours delay) Scheduled Airline Failure Insurance	£100 (£25 each full 10 hours delay) £2,000 No cover	£250 (£50 each full 10 hours delay) £4,000 £2,500	Nil £75/£150 Nil
B10. Missed Departure/Missed Connection	£350	£700	Nil
B11. Travel Risks - Hijack/Kidnap - Mugging - Natural Disaster	£2,000 (£100 each full 24 hours) £250 £1,000	£4,000 (£250 each full 24 hours) £500 £1,250	Nil Nil Nil
B12. Legal Advice & Expenses	£15,000	£20,000	Nil
B13. Loss of Sports Activity Pack	£200	£500	Nil

Winter sports cover under Single Trip is only in force if shown on **your** Policy Schedule and the appropriate additional premium has been paid.
 Annual Multi-trip automatically includes 17 days winter sports cover during the policy period.

B14. Winter Sports - Own Ski Equipment Single article, pair or set limit Hired Ski Equipment loss/damage - Delayed Ski Equipment (after 8 hours) - Loss of Ski Pack - Avalanche/Weather Delay - Piste Closure	£500 £300 £150 £100 £200 £200 £200	£1,000 £500 £300 £200 £500 £400 £400 (£40 each full 24 hours)	£50/£100 Nil Nil Nil Nil Nil Nil
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* All excesses shown for this policy are payable by each **insured-person or family**, per section and for each incident giving rise to a separate claim. If **you** have paid the additional premium for excess waiver, the excess would be reduced to Nil in the event of a claim.

Note: any excess imposed by us following **your** call to the Medical Screening Line will still apply.

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Criteria for Purchase

This insurance is sold on the understanding that **you** and anyone travelling with **you** and named on the Policy Schedule:

- Are a **resident** of the **United Kingdom, Channel Islands or BFPO**.
- Is 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 such as **your dentist**.
- Have not started the **trip**.
- Travel within 1 year of the start date of **your** policy.
- Are undertaking a minimum of 1 overnight stay when travelling abroad.
- Are not making a one-way trip.
- Are not travelling by cargo or container ship.
- 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*.
- When purchasing Single Trip cover:
 - Are not aged 80 years or over on the date **you** purchase **your** policy;
 - Are not travelling for more than 90 days (reduced to 31 days if **you** are aged 65 years or over on the date **you** purchase **your** policy).
- When purchasing Annual Multi-trip cover:
 - Are not aged 75 years or over on the date **you** purchase **your** policy;
 - Are not travelling for more than 31 days (Premier cover option) or more than 45 days (Premier Plus cover option), on any one **trip**. This includes not insuring **you** for part of a **trip** which is longer than 31 days (Premier cover option) or 45 days (Premier Plus cover option);
 - Do not exceed 17 days **winter sports** cover during the policy period;
 - Are not travelling within **your home country** unless **you** have pre-booked at least 1 nights accommodation.
- Accept that there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any of these, except for Section B1 - Emergency Medical & Associated Expenses and Section B2 - State Hospital Benefit. This will only apply if **you** did not travel against the published advice of the FCO, any local government, local authority or WHO.
- Accept that there is no cover under this policy for cancellation, abandonment or **curtailment** claims if the Foreign and Commonwealth Office (FCO) advises **you** not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

Important Information

Please make sure you read your policy carefully.

If **you** have any queries, please contact **us** on **02392 419 013**.

Underwritten by:

Cover is provided under the master policy numbers shown at the top of page 1 and insured by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland. Registered in England & Wales. Company No. FC024381 Branch No. Br006943. A public body corporate with limited liability. Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918.

Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent ME19 4UY. Registered in England Registered Number: 3220410. Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority.

Arranged by:

Diabetic Travel Insurance is arranged by P J Hayman & Company Limited on behalf of Financial Medical Limited. Financial Medical Limited are an Introducer Appointed Representative of P J Hayman & Company Limited.

P J Hayman & Company Limited are authorised and regulated by the Financial Conduct Authority. FCA register number 497103. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England 2534965.

How Your Policies Work

Our Pledge to You

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see **our** complaints procedure at the back of this policy for information.

For **your** added protection **we** are covered by the Financial Services Compensation Scheme (FSCS). Further information about the scheme is available from their website at www.fscs.org.uk or telephone +44 (0) 800 678 1100 or +44(0) 20 7741 4100.

Policy Information

Cover is specified for each passenger who is shown as having paid the insurance premiums and whose name is shown on the Policy Schedule.

This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

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.

Cancelling Your Policies

- **You** have a 'cooling off' period where, should **you** decide that **you** find that the terms and conditions do not meet **your** requirements and provided **you** have not travelled or claimed on the policy, **you** can advise **us** within 14 days of purchase for a full refund to be considered.
- Should **you** wish to cancel **your** policy outside of the 14 day cooling off period, the following terms will be applied:
Single Trip policies - provided **you** have not made a claim on the policy (irrespective of whether **your** claim was successful or not) and **you** confirm in writing that there is no claim pending, should **you** choose to cancel, a refund of 50% of the total premium **you** have paid (including any additional premium charged for an **existing medical condition**).
- Annual Multi-trip policies - provided **you** have not made a claim on the policy (irrespective of whether **your** claim was successful or not) and **you** confirm in writing that there is no claim pending, should **you** choose to cancel and understand that all benefits of the policy will be cancelled, **we** will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation.
- If **you** are intending to claim, or have made a claim (irrespective of whether **your** claim was successful or not) **we** will not consider refunding any proportion of **your** premium.
- **We** reserve the right to give 7 days notice of cancellation of this policy, without refund, by recorded delivery to **you** at **your** last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of **our** staff or agents.

Accurate and Relevant Information

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

Your Policy Wordings

Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the 24 hour emergency assistance service - *tifgroup-assistance*.

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount **you** can claim for each individual item. There is a maximum amount in total for **valuables** which is shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' and wear, tear and depreciation will be deducted.

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 facilities if we have confirmed that medically capable public facilities are available.

There is no cover for routine, non-emergency or elective treatment, or for treatment that can wait until **you** return home.

In some instances, **you** may need to be moved from one local facility to another larger/more specialised facility, for treatment.

Having travel insurance does not ensure a 'fast track' medical service from the treating facility, emergency rooms can be busy at certain times and so it is possible **you** may have to wait, unless **you** require critical care. Once **you** are discharged from hospital this does not always mean **you** are 'fit to fly' home.

The policy is a contract between **us** and **you**. **We** will pay for any insured event, as described in the policy, that happens during the period of validity and for which **you** have paid the appropriate premium.

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).

All numbers and letters shown under 'For each **insured-person** this insurance will not cover' refer to the same numbers and letters under 'For each **insured-person** this insurance will pay'. Where no letters or numbers are shown it applies to the whole section.

If **your** circumstances do not fit those specified then there is no cover in place.

Your Excess

Under some sections of **your** policy an excess will apply and this is the amount **you** have to contribute for each single event or occurrence.

Your excess may be increased to include **existing medical conditions** (including anything directly or indirectly related to that condition) confirmed in writing by the Medical Screening Line. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared **medical condition**.

If **you** have paid the additional premium for Excess Waiver, the excess would be reduced to Nil in the event of a claim.

Note: any excess imposed by **us** following **your** call to the Medical Screening Line will still apply.

When Your Policy Covers Start and End

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

- Cancellation cover - starts from the date the policy was issued and ends when **you** leave home. No further **trips** are covered.
- Cover under all other sections starts when **you** leave home and ends when **you** complete **your trip**. No further **trips** are covered.

If **you** have chosen an Annual Multi-trip policy:

- Cancellation cover - starts from **your** chosen start date and ends when **you** leave home. Cancellation cover for subsequent **trips** starts from the date of booking **your trip** and finishes at the end of **your trip**. Cancellation cover will cease when **you** start **your trip** or upon expiration of **your** policy, whichever is first.
- Cover under all other sections starts when **you** leave home and ends when **you** complete **your trip**. **You** may take any number of **trips** within the policy period shown on **your** Policy Schedule (maximum 31 days if **you** have purchased the Premier cover option, or 45 days if **you** have purchased the Premier Plus cover option).

Extension of Period

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

Expiry of Your policy

If **you** have Annual Multi-trip cover, **we** will contact **you** prior to the expiry of the period of insurance as shown on **your** Policy Schedule.

We will give **you** at least 21 days written notice before the expiry date.

Important Conditions Relating to Your Health

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

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

You will NOT be covered under Section A1 - Cancellation Charges, Section B1 - Emergency Medical & Associated Expenses, Section B2 - State Hospital Inconvenience Benefit, Section B3 - Curtailment and Section B4 - Accidental Death & Disability Benefit:

for any **trip** where at the time of taking out this insurance **you**:

- are waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- have received a terminal prognosis; or
- travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your trip**; or

- know **you** will need treatment or consultation at any medical facility during **your trip**; or
- are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment; or
- are aware of a **medical condition** for which **you** have not had a diagnosis; or
- travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

At the time of taking out this insurance you will need to contact the Medical Screening Line in the following circumstances:

If **you** are travelling outside **your home country** you should call the Medical Screening Line if **you**:

- need to declare a **medical condition**;
- are unsure whether a **medical condition** needs to be declared or not;
- answer YES to any of the Medical Screening Questions which follow.

Additionally, if you have an Annual Multi-trip policy:

You must call the Medical Screening Line (see below) if **you** are travelling outside **your home country** and, at any time:

- you** develop a new **medical condition** after **your** policy was issued;
- your existing medical condition** changes after **your** policy was issued.

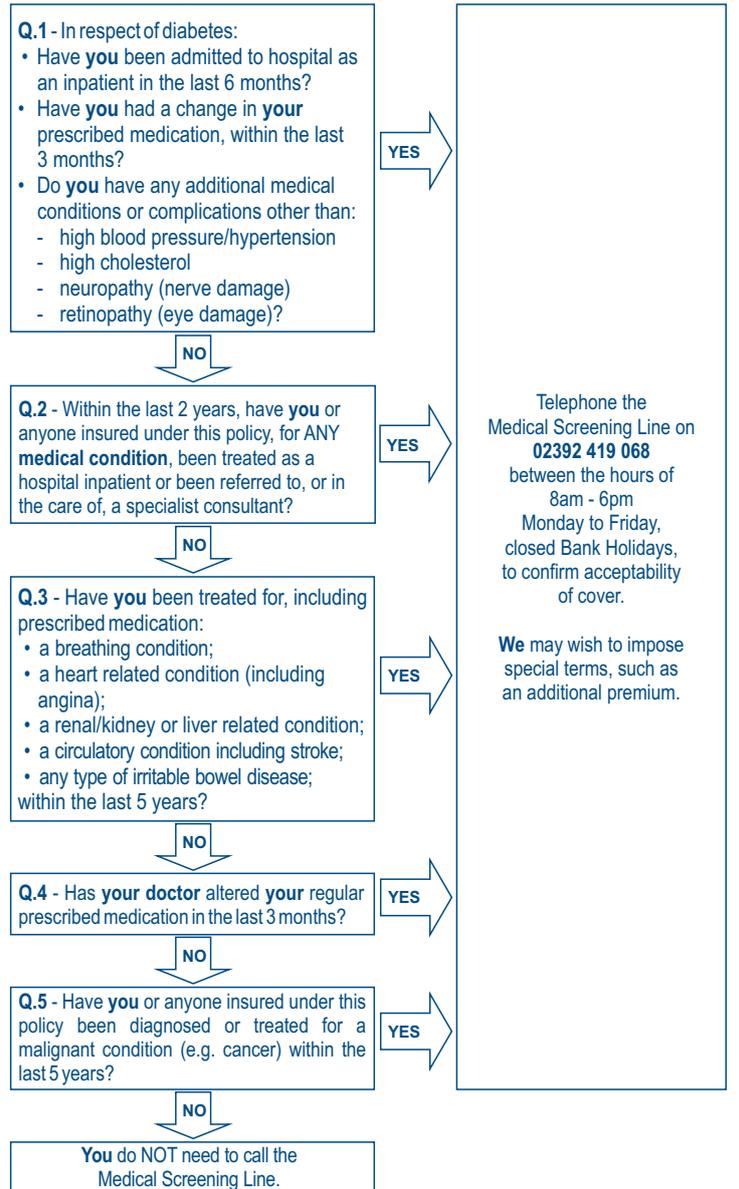
Medical Screening

If **you** need to telephone the Medical Screening Line, **you** will be asked simple questions about **your medical condition**, medication, trips to **your doctor**, and other related matters.

If, as a result of **your** call, **we** wish to impose special terms, such as an additional premium, this will be advised to **you** immediately and confirmed in writing. Should **you** decide not to pay the additional premium all **medical conditions** will not be covered. Any additional **medical conditions** not declared to **us** will not be covered. **You** will also be advised of a medical screening reference, which **you** should keep a record of.

Medical Screening Questions

Important - not applicable if **you** reside in the **United Kingdom** and **your trip** is to or within the **United Kingdom**.



Pregnancy - our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, 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. It is essential, if at the time of booking **your trip you** are aware that **you** are pregnant, that **you** ensure that **you** are able to have the required vaccinations for that **trip**; no cover will be provided for cancellation in the event that, after booking **you** discover travel is advised against or **you** are unable to receive the appropriate and required vaccinations for that country.

Change 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 **us** on **02392 419 068** as soon as possible. **We** will advise **you** what cover **we** are able to provide for **your change in health**, as defined on page 4, after the date of diagnosis.

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

Reciprocal Health Arrangements

European Health Insurance Card (EHIC)

The EHIC allows **you** to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland 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).

You must carry it with **you** when travelling abroad. Remember to check **your** EHIC is still valid before **you** travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If **your** EHIC is accepted whilst obtaining medical treatment abroad **your** policy excess will be reduced to NIL (with the exception of any increased excess relating to declared **medical conditions**).

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

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.

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.

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.

BFPO

British Forces Posted Overseas.

Business Associate

A business partner, director or employee of **your** who has a close working relationship with **you**.

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, 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).

Connecting Flight

A connecting flight which departs **your** first scheduled stop-over destination 12 hours after arrival from **your international departure point**.

Curtailed/Curtail

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

Doctor

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 Flight

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

Drones

Un-manned aerial vehicles that belong to or being used by **you**.

Duty Free

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

Essential Items

Underwear, socks, toiletries, a change of clothing and **medical aids**.

Excursion

A short trip or activity undertaken for leisure purposes.

Existing Medical Condition

Any serious or recurring **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.

Family

Two adults and their dependents who reside within the **United Kingdom**, the **Channel Islands** or **BFPO** and are under the age of 18 years on the date of purchase of the policy (or under 23 years if still in full time education). In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children. Adults and children may travel independently if Annual Multi-trip cover is taken.

Flight

A service using the same airline or airline flight number.

Gadgets

Mobile phones, iPhones, iPads, Tablets, Smartwatches and Go Pro's.

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 **us** on **02392 419 013**, 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**.

Inshore

Within 12 Nautical miles of the shore.

Insured-person/You/Your

Any person named on the Policy Schedule.

International Departure Point

The airport international rail terminal or port from which **you** departed from the **UK**, **Channel Islands** or **BFPO** to **your** destination, and from where **you** depart to begin the final part of **your journey home** at the end of **your trip**.

Laptop

Portable computer suitable for use whilst travelling.

Manual Labour

Work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.

Medical Aids

Blood glucose monitoring equipment and other items specific to the treatment of diabetes, wheelchairs, walking frames and sticks, supplied and equipment designed to provide the mobility and care for the disabled and any other articles of such equipment all belonging to **you** (or for which **you** are legally responsible).

Medical Condition

Any disease, illness or injury, including any psychological conditions.

Natural Disaster

A natural 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.

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 (excluding **medical aids** and **ski equipment**) and articles **you** are wearing or carrying including buggies, strollers, car seats, **your sports equipment** (as defined) **your drones** (as defined) and **your valuables** (as defined).

Public Transport

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

Redundancy

Being an employee where **you** qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of 2 years or longer and is not on a short term fixed contract.

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 a funeral directors in the **United Kingdom** or the **Channel Islands** and arranged by the [lifegroup-assistance](#) team, 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.

Scheduled Airline

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

Ski Equipment

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

Ski Pack

Ski pass, ski lift pass and ski school fees.

Sports Activity Pack

Fees and charges in relation to sporting activities for which **you** have paid and which are not recoverable.

Sports Equipment

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

Travel Documents

Valid visas, ESTA, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health form S2.

Travelling Companion

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

Trip

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 (i) to **your home** at the end of **your** holiday or journey, or (ii) 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**.

United Kingdom/UK

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

Valuables

Cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, CD players, iPods, MP3 players, audio equipment, **laptop**, **gadgets**, mac or web books, personal computers, computer equipment or accessories, hard drives, flash drives, computer games machines, 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, films, tapes or Compact Discs.

We/Our/Us

Union Reiseversicherung AG.

Winter Sports

Any sport or activity listed in 'Activity Pack 3 - Winter Sports Activities', please refer to the back of this policy.

Conditions & Exclusions Applying To Your Policies

Below are some important conditions and exclusions which apply to **your** pre-travel (Policy A) and travel policy (Policy B).

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

Applying to all sections of your policies:

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

- 1) participation in a **hazardous activity** or additional activity unless the appropriate additional premium has been paid and agreed by **us** in writing.
 - 2) any re-occurring health condition or **existing medical condition**, these will include any heart related problem, a stroke, cancer, any breathing problems, irritable bowel disease or any other **medical condition** which has been treated in hospital or has been referred to a specialist in the last 2 years or **you** are waiting for any tests or treatment of any description or **your doctor** has altered **your** regular prescribed medication in the last 3 months, unless **we** have agreed cover in writing and any additional premium has been paid.
 - 3) any claim due to **your** carrier's refusal to allow **you** to travel for whatever reason.
 - 4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing and any additional premium has been paid.
 - 5) **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life).
 - 6) **we** will not pay for the following:
 - a) anything caused by **you**:
 - i) causing damage or injury on purpose;
 - ii) breaking the law;
 - iii) piloting or travelling in an aircraft where **you** or the pilot are not licensed to carry passengers;
 - iv) not following the laws of the country or local authorities.
 - b) anything caused by **you**, **your travelling companion**, **close relative** or **business associate** being under the influence of:
 - drugs (except those prescribed by a **doctor** but not when prescribed for treatment of drug addiction);
 - alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);
 - solvents; or
 - anything relating to **you**, **your travelling companion**, **close relative** or **business associates** prior abuse of drugs, alcohol or solvents.
 - 7) **you** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate at **home** (Note: there is no cover under Section B7 - Personal Liability for any claim related to the use of motorised vehicles).
 - 8) **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.
- Note:** **you** can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>
- 9) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
 - 10) any claim arising from **relevant information** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
 - 11) 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**.
 - 12) **manual labour**.
 - 13) the usage of **drones**.
 - 14) **you** travelling to an area that is classified as 'advise against all travel' or 'advise against all but essential travel' by the Foreign and Commonwealth Office (FCO) at the time of **your** departure.

- 15) there is **no cover** under this policy for cancellation, abandonment or **curtailment** claims if the Foreign and Commonwealth Office (FCO) advises **you** not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.
 - 16) there is **no cover** under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section B1 - Emergency Medical & Associated Expenses and Section B2 - State Hospital Benefit. This will only apply if **you** did not travel against the published advice of the FCO, any local government, local authority or WHO.
 - 17) accepting that **your** policy cannot be extended once it has expired.
 - 18) submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **United Kingdom** or the **Channel Islands**.
 - 19) **In respect of all Sections other than B1 - Emergency Medical & Associated Expenses:**
war, terrorism, 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.
 - 20) 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.
 - 21) the cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
 - 22) **you** support any claim with the correct documentation as laid out in the individual section.
 - 23) notifying **us** immediately of any **change in health**.
 - 24) no cover will be in force for Policy B if **you** claim under Policy A.
- In respect of Sections A1 - Cancellation Charges, B1 - Emergency Medical & Associated Expenses and B3 - Curtailment, only**
- 25) checking with **your doctor** on the advisability of making the **trip** if **you** have any **existing medical condition**, taking into account **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**.
 - 26) not requiring insurance for **your existing medical condition**, unless **we** have agreed cover in writing and any additional premium has been paid.
 - 27) not requiring insurance for any **medical condition** where a terminal prognosis has been given by a registered **doctor** before buying this policy.
 - 28) not requiring insurance for any diagnosed **medical condition** that is being investigated unless **we** have agreed cover in writing and any additional premium has been paid.
 - 29) not requiring insurance for any undiagnosed **medical condition**.
 - 30) not requiring insurance for any **medical condition** for which a **close relative** or **business associate** are awaiting or receiving treatment in hospital at the time of buying this policy.
 - 31) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.
 - 32) if **you** choose not to adhere to medical advice given any claims related to this will not be paid.
 - 33) any claim where **you** have travelled against the advice of **your doctor** or a medical professional such as **your dentist**.

POLICY A - PRE-TRAVEL POLICY COVER

Section A1 – Cancellation Charges

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£2,000 Premier policy

£4,000 Premier Plus policy

cover for **your** proportion of:

- i) transport charges,
- ii) loss of accommodation
- iii) foreign car hire and
- iv) 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 after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
 - **you** or a **travelling companion**;
 - a **close relative** who lives in **your home country**;
 - a close **business associate** who lives in **your home country**;
 - a friend who lives abroad and with whom **you** were intending to temporarily stay;
- (ii) **you**, a **travelling companion** or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law;

- (iii) **you**, a **travelling companion** or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**;
- (iv) 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 or in the case of an Annual Multi-trip policy at the time of booking **your trip**.

For each insured-person this insurance will not cover :

- the excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**;
- 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** or infectious disease 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 occupations as noted under subsection (iv) of '**For each insured-person this insurance will pay**'), unless it is due to the death or serious illness of a close **business associate**;
 - **your** carrier's refusal to allow **you** to travel for whatever reason;
 - **your** failure to obtain the required passport, visa, ESTA, vaccinations or inoculations;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
 - 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;
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
 - **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 or equivalent, airport charges and booking charges and credit card fees;
- cancellation for any claim arising from a known **existing medical condition** of a **close relative**, a close **business associate** or a **travelling companion** not insured by **us** or any recognised complication caused by the **existing medical condition**;
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed **in writing**;
- cancellation of **your trip** due to an **existing medical condition** of a person insured under this policy and included on **your** booking, where the risk attaching to that **existing medical condition** has not been accepted by **us in writing**;
- any deliberate or criminal act by an **insured-person**;
- any claim for loss, or deterioration of, or damage to property;
- any loss unless it is specified in the policy;
- (iii) - 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;
- (iv) - any claim where **you** have not obtained prior authority to take leave;
- any claim where leave has been cancelled on disciplinary grounds.

There is **no cover** under this policy for cancellation, abandonment or **curtailment** claims if the Foreign and Commonwealth Office (FCO) advises **you** not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

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

Note: **you** may only claim under this section of cover or under Section B3 - Curtailment, Section B8 - Extended Journey Disruption, Section B9 - Delayed Departure or Section B10 - Missed Departure/Missed Connection, if the same costs and charges are also covered, not under each section.

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.

Ensure that the medical certificate in the cancellation claim form is completed by the **doctor** of the person whose injury, illness or death has caused the cancellation.

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' at the back of this policy.

Section A2 – Scheduled Airline Failure Insurance

Applicable to Premier Plus cover only

For each insured-person this insurance will pay:

up to **£2,500** cover for any amounts already paid for the scheduled **flight** that **you** are unable to get back, if the airline on which **you** are booked becomes insolvent before your departure from **your home country**, causing **you** financial loss.

For each insured-person this insurance will not cover:

Your scheduled airline being in administration, or in the USA and Canada in Chapter 11, at the time of taking out **your** policy.

Any claim for:

- **your** scheduled **flight** unless it is booked independently through a licensed or bonded travel organiser or direct with a **scheduled airline** in the **United Kingdom, Channel Islands** or **BFPO** and it is not part of an inclusive **trip** or holiday package;
- **your** booking if it has been taken over by another airline;
- additional expenses if **you** are forced to rearrange **your trip**;
- expenses for loss of accommodation, loss of car hire expenses or loss of **excursions**;
- losses not specified in the policy;
- the financial failure of **your** travel agent, tour organiser, booking agent or **flight** consolidator with whom **your** scheduled **flight** has been booked;
- a refund which **you** can obtain from any other source, where **your** scheduled **airline** is bonded or insured elsewhere or where **you** have paid for the **flight** by credit card and can claim a refund from the credit card provider, even if the payment is insufficient to meet **your** claim.

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

If you need to claim:

You will need to supply confirmation that the airline has stopped operating, together with **your** original purchase receipt and unused ticket.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

POLICY B – TRAVEL POLICY COVER

Section B1 – Emergency Medical & 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 **our** medical director. It is essential for **you** to contact tifgroup-assistance prior to being admitted anywhere. In this instance **we** may arrange for a local transfer to a hospital better equipped for **your** immediate needs. **You** must call tifgroup-assistance immediately if **your** medical bill is likely to exceed **£500**.

Please see the section 'In Case of a Serious Emergency' at the back of this policy for details.

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£5,000,000 Premier policy

£10,000,000 Premier Plus policy

to **you** or **your** legal representatives the following *necessary* emergency expenses that are payable within 6 months of the event that causes the claim that results from **your** death, injury or illness:

- a) for:
 - i) 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 and additional accommodation (room only up to a maximum of **£100** each full 24 hours beyond the number of days booked) necessarily incurred and payable until such time as, when in the opinion of the **doctor** in attendance and tifgroup-assistance, **you** are fit to travel;
 - ii) customary and reasonable 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** (limited to a maximum of **£100** each full 24 hours);
 - iii) (a) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs, *plus*
(b) the reasonable cost of returning **your** ashes **home** or the return of **your** body to **your home** when arranged by **us**.
- b) up to **£350** to cover emergency dental treatment only to cure sudden pain.

For each insured-person this insurance will not cover:

- a) - the excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- any elective or pre-arranged treatment or any routine non-emergency tests or treatment of any description, this includes complications as a result of elective, pre-arranged or cosmetic treatment, received whilst abroad;

- any treatment or hospitalisation which can be reasonably expected;
 - 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;
 - any costs for food or drink;
 - the cost of bringing **you home** before **we** consider it clinically suitable and there is appropriate medical treatment available locally;
 - any claim that is caused by:
 - the cost associated with the diversion of an aircraft due to **your** death, injury or illness;
 - **repatriation** unless this is deemed medically necessary by tifgroup-assistance;
- a) i) - 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 tifgroup-assistance, in consultation with **your** treating **doctor**, can reasonably wait until **you** return to **your home country**;
 - any services or treatment received by **you** after the date on which in the opinion of tifgroup-assistance, **you** can safely return **home**, that would exceed the cost of **your repatriation**;
 - repairs to or for the provision of artificial limbs or hearing aids;
 - in-patient treatment that has not been notified to and agreed by tifgroup-assistance;
 - any extra costs for single or private accommodation in a hospital or nursing home;
 - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
 - a) ii) - 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 tifgroup-assistance.
 - a) iii) - **your** burial or cremation in **your home country**.
 - b) - emergency dental work costing more than **£350**;
 - repairs to or for the provision of dentures, crowns or veneers;
 - any dental work involving the use of precious metals;
 - any dental work or treatment which could wait until **your** return to **your home country**.

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

If you need to claim:

FOR MEDICAL EMERGENCIES +44 (0) 203 829 6745

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

For non-emergency cases, 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 tifgroup-assistance 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 card (available if **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) or details of any other reciprocal health arrangement **you** used.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B2 – State Hospital Benefit

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

£25 each full 24 hours up to **£400** Premier policy

£50 each full 24 hours up to **£800** Premier Plus policy

if **you** are admitted as a hospital in-patient in a public hospital abroad during the period of the **trip**, in addition to the fees and charges paid under Section B1 - Emergency Medical & Associated Expenses.

For each insured-person this insurance will not cover:

Any payment when **you** are in a private hospital or clinic.

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

If you need to claim:

Keep all receipts and accounts and medical certificates.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B3 – Curtailment (cutting short your trip)

For each insured-person this insurance will pay:

under your selected cover option, as specified in your Policy Schedule, up to:

£2,000 Premier policy

£4,000 Premier Plus policy

for your unused proportion of:

- i) transport charges,
- ii) loss of accommodation
- iii) foreign car hire and
- iv) 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 curtailment of your trip due to:

- (i) the death, injury or illness of:
 - you or a travelling companion with whom you are travelling;
 - a close relative who lives in your home country;
 - a close business associate who lives in your home country;
 - a friend who lives abroad and with whom you were intending to stay;
- (ii) you, a travelling companion or close relative who is travelling with you being required in your home country for jury service or as a witness in a Court of Law;
- (iii) you, a travelling companion or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your travelling companion or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood, or
- (iv) 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 or in the case of an Annual Multi-trip policy at the time of booking your trip.

Note:

- Your unused proportion of trip costs will be calculated from the date of your flight home.
- We will pay either your pre-booked return travel costs, or the cost of your curtailment travel costs, whichever is the greater.

For each insured-person this insurance will not cover:

- the excess of each and every claim, per incident for each insured-person or family, as shown in the Summary of Cover table on page 1;
- 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, the Channel Islands or BFPO;
- any claim that is due to:
 - a natural disaster or infectious disease that had already happened before you left home;
 - the withdrawal of previously approved leave by your employer (other than claims arising from occupations as noted under subsection (iv) of 'For each insured-person this insurance will pay'), unless it is due to the death or serious illness of a close business associate;
 - your failure to obtain the required passport, visa, ESTA, vaccinations or inoculations;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in your booking;
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as your agent;
 - the curtailment of your trip by the tour operator;
 - the failure of your travel agent or tour operator;
 - the cancellation of any conference or business trip onto which your trip was to be an add-on;
 - financial circumstances;
 - your loss of enjoyment of the trip however caused;
 - death or illness of any pets or animals;
 - curtailment arising from an existing medical condition of a non-travelling close relative, a close business associate, travelling companion or a friend you are intending to stay with or any known or recognised complication of or caused by the existing medical condition;
- curtailment due to death or illness, of a non-travelling close relative, close business associate, travelling companion or a friend you are intending to stay with, caused by an existing medical condition;
- curtailment of your trip due to a medical condition of a person travelling with you and included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing;
- terrorism, riot, civil commotion, strike or lock-out;
- any unused portion of your original ticket where repatriation has been made;
- cutting short your trip unless tigroup-assistance have agreed;
- any event caused by your failure to get a medical certificate from the treating doctor near to where you are staying that states the necessity to return home due to death, injury or illness;

- 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 costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip.
- (iv) any claim where you have not obtained prior authority to take leave;
any claim where leave has been cancelled on disciplinary grounds.

There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

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

Note: you may only claim under this section of cover or under Section A1 - Cancellation Charges, Section B8 - Extended Journey Disruption, Section B9 - Delayed Departure or Section B10 - Missed Departure/Missed Connection, if the same costs and charges are also covered, not under each section.

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 tigroup-assistance +44 (0) 203 829 6745, 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' at the back of this policy.

Section B4 – Accidental Death & Disability Benefit

For each insured-person this insurance will pay:

under your selected cover option, as specified in your Policy Schedule, a single payment for your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:

	Benefit		
	17 years & under	18 to 69 years	70 years & over
a) Death			
Premier policy	£5,000	£15,000	£5,000
Premier Plus policy	£5,000	£20,000	£5,000
b) Loss of Limb(s)/Sight			
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			
Premier policy	£15,000	£15,000	£15,000
Premier Plus policy	£20,000	£20,000	£20,000
c) Permanent Total Disablement			
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*			
Premier policy	£15,000	£15,000	Nil
Premier Plus policy	£20,000	£20,000	Nil

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

For each insured-person this insurance will not cover:

More than one of the benefits that is a result of the same injury.

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' at the back of this policy.

Section B5 – Personal Possessions

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- a) i) up to a total of:
£1,200 Premier policy
£2,000 Premier Plus policy
for **your personal possessions**; and
- ii) up to a total of **£1,000** for **your medical aids**,
to cover *either*:
- (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item; or
- (ii) 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. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/
- b) up to a total of:
£100 Premier policy
£250 Premier Plus policy
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 8 hours from the time **you** arrived at **your trip** destination.
- c) up to a total of:
£100 Premier policy
£250 Premier Plus policy
to cover the hire of **sports equipment** if **your sports equipment** is delayed due to being misplaced, lost or stolen on **your** outward journey from **your home country** for over 8 hours from the time **you** arrived at **your trip** destination.
- d) up to a total of **£500** for the accidental loss of, theft of or damage to **your** prescribed medication.

For each insured-person this insurance will not cover:

- a) i) ii) - the excess of each and every claim, per incident for each **insured-person** or **&d) family**, as shown in the Summary of Cover table on page 1;
- a) - more than **£300** Premier policy cover or **£500** Premier Plus policy cover for any one article, **pair or set** of any kind, whether they are solely or jointly owned;
- more than **£300** Premier policy cover or **£750** Premier Plus policy cover in total for **valuables** whether solely or jointly owned;
- more than **£250** Premier policy cover or **£750** Premier Plus policy cover in total for **sports equipment** 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;
- **ski equipment**;
- car keys, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories;
- 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 breakage of **sports equipment** or damage to sports clothing whilst in use;
- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin;
- the cost of replacing or repairing dentures;
- b) - shoes, boots, trainers and the like;
- a) b) - the loss, theft or damage to:
- c) & d) • films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price;
- **duty free** items;

- perishable goods, bottles, cartons and any damage caused by them or their contents;
- pedal cycles except while they are being carried as luggage on **public transport**;
- **sports equipment** whilst in use;
- any items more specifically 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;
- money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind;
- **personal possessions, medical aids** or **sports equipment** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions, medical aids** or **sports equipment** (but not **valuables**) left between 6.00 a.m. and 11.00 p.m. 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.

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 a letter confirming that the damage is irreparable.

For delay claims: for the purchase of **essential items** or the hire of **sports equipment** **you must** keep all receipts for these items 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 original proof of ownership/purchase.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B6 – Personal Money, Passport & Travel Documents

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- a) for the loss or theft of **your personal money**, passport or **travel documents** during **your trip**, up to a total of:
£300 (limited to **£250** in cash) Premier policy
£750 (limited to **£500** in cash) Premier Plus policy
Cover commences up to 72 hours before **your trip** in respect of foreign currency only.
- b) up to a total of **£200** 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**.

For each insured-person this insurance will not cover:

- a) - the excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- more than **£250** Premier policy or **£500** Premier Plus policy in total in cash or currency, whether solely or jointly owned;
- loss or theft of **personal money** due to depreciation in value, 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 as a result of **your** debit/credit card being lost or stolen;
- a) & - loss or theft of **personal money**, passport or **travel documents** that are not:
- b) • 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;

- b) - 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' at the back of this policy.

Section B7 – Personal Liability

For each insured-person this insurance will pay:

under **your** selected cover option as specified in **your** Policy Schedule, up to **£2,000,000** plus costs agreed between **us** in writing, for an amount incurred due to an event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in :

- a) accidental bodily injury of any person;
- b) 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;
- c) loss of, or damage to **your** trip accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- c) the excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- a) b) - any liability for loss of or damage to property or injury, illness or disease:
- & c)
 - 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' at the back of this policy.

Section B8 – Extended Journey Disruption

Applicable to Premier Plus policy only

For each insured-person this insurance will pay:

- a) **£50** for each 12 hour delay up to a maximum of **£250** in respect of delayed departure provided **you** eventually travel; **or**
- b) i) up to **£4,000** in respect of unused travel and accommodation costs (including **excursions** up to **£250**) which **you** have paid or are contracted to pay and which **you** cannot recover from any other source;
- ii) up to **£1,000** for reasonable additional accommodation (room only) and transport costs incurred up to the standard of **your** original booking which **you** cannot recover from any other source;
- iii) up to **£200** for unused kennel, cattery or professional pet sitter fees which **you** have paid or are contracted to pay and which **you** cannot recover from any other source.

If as a result of:

1. an airport, port or airspace **you** are travelling from or through being closed for more than 24 hours from the date and time of **your** scheduled departure as shown on **your** ticket/itinerary and **your** departure is delayed or cancelled, and no other suitable alternative **flight** could be provided within 24 hours;
2. **Your flight** being diverted or re-directed after takeoff or;
3. **You** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative **flight** could be provided within 12 hours;
4. **You** having to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation due to the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning.

For each insured-person this insurance will not cover:

- **trips** where **you** do not have a return date scheduled at the time the airspace, airport or port is closed;
- deposits, unused travel and accommodation costs or unused kennel, cattery or professional pet sitter fees in excess of those shown in the booking conditions of the travel or accommodation provider or for which **you** receive or are expected to receive compensation or reimbursement;
- any costs where these are recoverable from **your** travel and/or accommodation provider;
- any costs where **you** received or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
- any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive or are expected to receive compensation or reimbursement;
- any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements;
- any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip;
- any claim for administration costs charged by **your** travel and/or accommodation provider in respect of obtaining a refund or documentary evidence in support of **your** claim;
- the cost of Air Passenger Duty (APD) whether irrecoverable or not;
- circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this section;
- **your** disinclination to travel, for whatever cause;
- travel tickets paid for using any airline mileage reward scheme, (for example Avios) unless evidence of specific monetary value can be provided;
- accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme, in addition any property maintenance costs or fees incurred by **you** as part of **your** involvement in such schemes are not covered;
- any unused travel costs arising from the insolvency of **your** transport provider;
- any cost if **your** trip was booked as part of a package holiday (as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992) except under:
 - **For each insured-person this insurance will pay**, sub section a);
 - or
 - **For each insured-person this insurance will pay**, sub section b) any cost relating to travel/transport and accommodation costs and kennel, cattery or professional pet sitter fees which do not form part of **your** package holiday;
- claims arising directly or indirectly from:
 - strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**;

- an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling;
- denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
- any claim relating to airspace closure which has been caused and implemented because of a breakdown in legal agreements between the **United Kingdom** and another country.

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

Note: **you** may only claim under either a) or b) under this section of cover or under Section A1 - Cancellation Charges, Section B3 - Curtailment, Section B9 - Delayed Departure, Section B10 - Missed Departure/Missed Connection or Section B11 - Travel Risks, if the same costs and charges are also covered, not under each section.

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.

Provide documentary evidence if **you** have been unable to obtain a refund.

Obtain written confirmation from **your** transport provider or their handling agents that shows the scheduled departure time, the actual departure time and reason for the cancellation, delay or diversion.

Obtain written confirmation from **your** transport provider or their handling agents that shows **you** have been denied boarding.

Obtain written confirmation from the provider of the accommodation, the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.

For all claims: provide receipts for necessary expenses incurred.

Note:

- **you** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the departure point.
- payment for additional accommodation/transport will only be considered where **your** provider or their handling agents have not been able to offer **you** suitable alternative arrangements.
- **you** must comply with the terms of contract of the travel agent, tour operator or **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of cancellation, long flight delays or **you** are denied boarding.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B9 – Delayed Departure

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- 1 **£25** for each 10 hour delay up to a maximum of **£100** Premier policy
£50 for each 10 hour delay up to a maximum of **£250** Premier Plus policy
if the departure of **your** international **flight**, international train or sailing, on **your** outward or return journey, is delayed for more than 10 hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in;
or
- 2 up to **£2,000** Premier policy
up to **£4,000** Premier Plus policy
for the cancellation of **your trip** if **your** possessions have been checked and **your** outward journey is delayed for more than 10 hours at the airport, rail terminal or port and **you** wish to abandon the **trip**.
- 3 **Applicable to Premier Plus policy only**
up to **£2,500** for the proportionate value of the unused part of **your scheduled airline** ticket if the airline on which **you** are booked becomes insolvent after your departure from **your home country**.

For each insured-person this insurance will not cover:

- 1&2 - the cost of any accommodation, food, drink, telephone calls or faxes;
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** 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 10 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.
- 1 - missed connections outside **your home country**.
- 2 - the excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- abandonment where the **trip** is of two days duration or less;
- any claim outside of **your home country**.
- 3 **Your scheduled airline** being in administration, or in the USA and Canada in Chapter 11, at the time of taking out **your** policy.

Any claim for:

- **your** scheduled **flight** unless it is booked independently through a licensed or bonded travel organiser or direct with a **scheduled airline** in the **United Kingdom, Channel Islands** or **BFPO** and it is not part of an inclusive **trip** or holiday package;
- **your** booking if it has been taken over by another airline;
- additional expenses if **you** are forced to rearrange **your trip**;
- expenses for loss of accommodation, loss of car hire expenses or loss of **excursions**;
- losses not specified in the policy;
- the financial failure of **your** travel agent, tour organiser, booking agent or **flight** consolidator with whom **your** scheduled **flight** has been booked;
- a refund which **you** can obtain from any other source, where **your scheduled airline** is bonded or insured elsewhere or where **you** have paid for the **flight** by credit card and can claim a refund from the credit card provider, even if the payment is insufficient to meet **your** claim.

There is **no cover** under this policy for cancellation, abandonment or **curtailment** claims if the Foreign and Commonwealth Office (FCO) advises **you** not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

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

Note: **you** may claim under either 1 or 2 under this section of cover or under Section A1 - Cancellation Charges, Section B3 - Curtailment, Section B8 - Extended Journey Disruption or Section B10 - Missed Departure/Missed Connection, if the same costs and charges are also covered, not under each section.

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 reason for the delay of **your** international **flight**, international train or sailing.

You will need to supply confirmation that the airline has stopped operating, together with **your** original purchase receipt and unused ticket.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B10 – Missed Departure/Missed Connection

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£350 Premier policy

£700 Premier Plus policy

for reasonable additional transport and accommodation (room only) to get **you** to **your** overseas destination or to reach **your home**, if:

- a) the car in which **you** are travelling to **your international departure point** becomes un-driveable due to mechanical failure or being involved in an accident, or
- b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in.
- c) **your** outward or inward **flight** is delayed and **you** miss **your connecting flight** outside the **United Kingdom, the Channel Islands** or **BFPO**.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes;
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
- a)&b) - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international 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**.

We will pay for you missing your connecting flight provided:

- c) - **you** have allowed sufficient time within **your** itinerary to enable **you** to make **your** connections given the normal operation of **your flight** from **your international departure point**.
- the claim is not due to the delay of **your flight** from **your international departure point** due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

- **you** are not claiming for **flight** arrangements where the airline concerned has provided alternative **flights** and accommodation, or a financial contribution towards these costs.
- **your connecting flight** was not scheduled to depart more than 12 hours after **your** original **flight** was due to arrive.
- **you** are not claiming for more than one **connecting flight**.

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

Note: **you** may only claim under this section or under Section A1 - Cancellation Charges, Section B3 - Curtailment, Section B8 - Extended Journey Disruption, Section B9 - Delayed Departure or Section B10 - Missed Departure/Missed Connection, if the same costs and charges are also covered, not under each section.

If you need to claim:

For missed departure:

Travelling by **public transport** - obtain written confirmation from **your** transport provider or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay.

Travelling by car - obtain written confirmation from the Police, a motoring organisation, roadside assistance company or similar, as proof of the delay.

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

You will also need to provide **your** original itinerary and written confirmation that **you** did not catch **your connecting flight**.

For all claims: provide receipts for necessary expenses incurred.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B11 – Travel Risks

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- 1 **£100** each full 24 hours up to **£2,000** Premier policy
£250 each full 24 hours up to **£4,000** Premier Plus policy
if **you** are confined as a result of either hijack or kidnap.
- 2 **£250** Premier policy
£500 Premier Plus policy
if **you** are necessarily hospitalised and **you** receive inpatient hospital treatment which is covered under Section B1 - Emergency Medical & Associated Expenses, following a mugging attack.
- 3 **£1,000** Premier policy
£1,250 Premier Plus policy
reasonable additional costs of travel and accommodation necessarily incurred in the event that **your trip** is disrupted by a **natural disaster**, to the same standard as those on **your** original booking, to enable **you** to continue **your trip** close to that originally booked if the pre-booked accommodation has been damaged by a **natural disaster**.

For each insured-person this insurance will not cover:

- 1&2 - any claim where **you** are unable to provide **us** with proof of the incident, i.e. Police / authorities / medical report;
 - any claim where **you** are attacked or confined as a result of **your** illegal activity or reckless behaviour.
- 3 - any amounts recoverable from any other source;
 - alternative transport **home**, missed **flights**/connections, food, drink, telephone calls or any other loss specified in this policy;
 - any claim where the **natural disaster** had already happened before **you** left **home**;
 - any claim unless **you** are able to provide evidence of the necessity to make alternative travel arrangements;
 - **your trip**:
 - within the **United Kingdom** or **Channel Islands**;
 - formed as part of a tour operator's package holiday.

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

Note: **you** may claim only under this section or under Section B8 - Extended Journey Disruption, if the same costs and charges are also covered, not under each section.

If you need to claim:

For hijack, kidnap or mugging claims:

Provide **us** with a written Police report.

Obtain confirmation from the airline, carrier or their handling agents confirming period of confinement.

For natural disaster claims:

Provide written evidence from **your** tour operator to confirm the need to find alternative accommodation, stating the reason why this was necessary. **You** will need to submit this with **your** claim along with **your** original booking confirmation and receipts for all expenses made.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B12 – Legal Advice & Expenses

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£15,000 Premier policy

£20,000 Premier Plus policy

for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** 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.

For each insured-person this insurance will not cover:

- 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 claims for legal proceedings through the contingency fee system in the USA or Canada;
- 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 or that of the claims office;
- any claim made by **you** against another **insured-person** who is a member of **your** family, a **business associate**, friend or **travelling companion**, whether insured by **us** or another provider;
- any claim for damage to a mechanically propelled vehicle.

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

If you need to claim:

If **you** have an accident abroad and require legal advice **you** should contact:

Pennington Manches LLP, 31 Chertsey Street, Guildofrd, Surrey GU1 4HD

They will arrange for up to **30** minutes of advice to be given to **you** by a lawyer.

To obtain this service **you** should telephone: **0345 241 1875**

Open Monday to Friday 8.30am to 7.00pm.

Section B13 – Loss of Sports Activity Pack

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£200 Premier policy

£500 Premier Plus policy

for a proportional refund following the loss of use of **your sports activity pack** following bodily injury or illness (as confirmed by **your** treating **doctor**).

For each insured-person this insurance will not cover:

- anything mentioned in **For each insured-person this insurance will not cover** under Section B1 - Emergency Medical & Associated Expenses (although the excess does not apply).

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

If you need to claim:

You must provide (at **your** own expense) written confirmation from a **doctor** that the accidental injury or sickness prevented **you** from using **your sports activity pack**.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B14 – Winter Sports

For Single Trip policies, this section is only in force if shown on **your** Policy Schedule and the appropriate additional premium has been paid.

Annual Multi-trip policies automatically include 17 days winter sports cover during the policy period.

Please refer to page 5 for the definition of **winter sports** activities which are covered.

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

1. Ski Equipment

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

£500 Premier policy

£1,000 Premier Plus policy

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

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

£300 Premier policy

£500 Premier Plus policy

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

£150 Premier policy

£300 Premier Plus policy

An amount for age, wear, tear and loss of value will be deducted. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

2. Delayed Ski Equipment

Up to:

£100 Premier policy

£200 Premier Plus policy

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

3. Loss of ski pack

Up to:

£200 Premier policy

£500 Premier Plus policy

for a proportional refund following the loss of use of **your ski pack** following **your** injury or illness during **your trip** (as confirmed by **your** treating medical practitioner).

4. Avalanche / Weather Delay

Up to:

£200 Premier policy

£400 Premier Plus policy

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

5. Piste Closure

Up to:

£20 for each full 24 hours up to **£200** Premier policy

£40 for each full 24 hours up to **£400** Premier Plus policy

if **you** are unable to ski due to the *lack of snow* which results in the total closure of skiing facilities in the resort, provided **you** are skiing north of the earths equator between 1st January and 30th April, or south of the earths equator between 1st June and 31st October and at a destination of higher than 1,600 metres above sea level.

For each insured-person this insurance will not cover:

You unless **you** are accompanied by, or have access to, an experienced and / or suitably qualified instructor or guide.

You unless **you** are properly supervised, taking part in an organised event or activity arranged by a recognised provider.

You unless **you** use natural or purpose built facilities approved by the activities local or national regulatory authorities.

- the excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1 - **ski equipment** (own) only.
- skis over 5 years old.
- **ski equipment** left unattended away from **your** personal holiday or **trip** accommodation except **ski equipment** left between 6.00 am and 11.00 pm 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.

- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
- any claim where a claim has not been made for emergency medical expenses.
- any costs where **your** tour operator, transport provider or accommodation provider arranges alternative transport and / or accommodation.
- any compensation where **your** tour operator provides a payment or provides travel to an alternative resort.
- any compensation for the first full day in **your** resort.
- any compensation where **your trip** was booked within 14 days of travel.
- any compensation where **you** fail to obtain written confirmation from the ski lift and / or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.
- any compensation when **you** are not in the resort where **you** were booked to ski.
- failure to ski due to the breakdown or damage to the ski lift.
- failure to ski due to severe weather conditions.

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

If you need to claim:

For all loss or damage claims during transit: **you** need to retain **your** tickets and luggage tags, report the loss or damage to the transport provider or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.

For all damage claims: keep the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.

For delay claims: for the hire of **ski equipment** **you** must keep all receipts for these items and send them to **us** with **your** 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, hotel/apartment manager or ski slope operator, wherever appropriate.

For piste closure or avalanche closure claims: **you** will need to obtain a letter from **your** tour operator or transport provider stating the reason for closure, the date and time of the closure and the date and time it re-opened.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Data Protection

You should understand that any information **you** have given to P J Hayman & Company Ltd will be used in our function as a Joint Data Controller in conjunction with Travel Insurance Facilities Plc for the administration of the insurance contract (this will be clarified in our privacy policy detailed in the link below). This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about **you** to countries outside the European Economic Area (EEA). **You** have a right to access, rectification and erasure of information that we hold about **you**.

If **you** would like to exercise either of these rights **you** should contact in writing: P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which P J Hayman & Company Ltd, as claims handlers have not seen, **you** may bring this to the claims manager's attention in writing: The Claims Manager, P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

We are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679)) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of **your** personal data.

For our full privacy policy terms, please see:

www.pjhayman.com/documents/PJH_Privacy_policy.pdf

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) 203 829 6745

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** in the event **you** are admitted to a facility that may not be suitable for **your** clinical needs or where there are concerns over practice.

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

IT IS IMPORTANT THAT YOU ARE AWARE OF THE FOLLOWING:

Medical Treatment

- There is no cover for:
 - routine, non-emergency or elective treatment;
 - or treatment that can wait until **you** return home.
- **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.
- 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.

Repatriation (bringing you home)

- Coming **home** straight away is not always an option even if **you** are considered 'fit to fly' by the treating **doctor**.
- **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 in order to accept a 'medical passenger'.
- Things change – if **your** health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the **UK**, if treatment is not possible where they are.

OUT-PATIENT TREATMENT OF MINOR INJURY OR ILLNESS

For a Non-Urgent Medical Situation

That is something **you** would normally see **your doctor** or minor injuries unit for, so **you** don't need to attend hospital but **you** do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on **your** foot? **We** have teamed up with 'Medical Solutions UK Ltd', who offer UK registered **doctors** who give medical support and assessment over the phone and are able to prescribe globally. This means **you** can quickly access support with minor ailments without disrupting **your trip** too much. **You** can access this facility free of charge by calling: **+44 161 468 3793**.

YOU CAN ALSO 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.

Optimal Care

In **our** experience the access to the best **doctors**, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but **we** have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment **you** are unlikely to find occurring in state facilities. If **you** would like to know more about **our** approach to best medical care overseas and **repatriation** planning, please visit **our** website <https://philosophies.tifgroup.co.uk/>

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

In European Union Countries – if **you** present yourself at a public facility **you** should show your EHIC.

In Australia – **you** should enrol for Medicare, and have it accepted.

*Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and **your** standard policy excess will be waived from any claim **you** may make. If **you** are unable to use the EHIC, **you** will have to pay the medical facility and submit a claim when **you** get home, the policy excess will then be applied.*

In Turkey, Cyprus, Egypt and Bulgaria – **we** utilise the services of ChargeCare International who can arrange for the bill to be paid directly. **You** simply fill in a ChargeCare form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to ChargeCare for payment. More information can be found here www.chargecare.net

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

PLEASE NOTE: If the costs are likely to exceed **£500** or **you** are admitted to hospital, **you** should call us on **+44 (0) 203 829 6745**.

If You Need to Claim

If **you** wish to claim, please follow the process detailed below:

You must notify us at the following address:

Travel Insurance Claims Department
P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX
Tel: **02392 419 045** Monday to Friday 9am - 5pm, closed Bank Holidays
Email: claims@pjhayman.com

You need to:

- produce **your** Policy Schedule confirming **you** are insured before a claim is admitted.
- 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 within 3 months of the incident occurring.
- not abandon any property to **us** or the claims office.
- 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 in **your** name 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.

- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or **curtailment** of the **trip**.
- 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.
- settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- submit any dispute arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **UK** or the **Channel Islands**.

Your Right to Complain

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

- **Sale of the policy only**

P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX
Email: customerservices@pjhayman.com

- **For all other complaints**

Customer Insights Manager, URV
1 Tower View, Kings Hill, West Malling ME19 4UY
Telephone: **0203 829 6604**
Email: complaints@tifgroup.co.uk

If **you** are not satisfied with the outcome **you** may ask the Financial Ombudsman Service (FOS) to review **your** case, see following details.

- **Financial Ombudsman Service (FOS)**

Postal address: Exchange Tower, Harbour Exchange, London E14 9SR
Customer Helpline: **0800 023 4567**
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Other ways to get in touch:
0300 123 9 123 - calls to this number cost no more than calls to 01 or 02 numbers (18002) 020 7964 1000 - calls using next generation text relay

Online sales only:

If **you** purchased **your** policy online, **you** are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the FOS on **your** behalf.

Making a complaint will not affect **your** right to take legal action.

Sports & Activities

Unlike other policies **we** cover many sports and activities as standard; no additional premium is required for activities listed in Activity Pack 1.

We have categorised the activities that are not covered as standard into 7 further bands. If **you** do not see **your** chosen activity, do not worry, **we** may cover it, but **you** must contact **us** so **we** can discuss the activity and what, if any, additional premium is necessary.

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. **We** consider 'professional or competitive' to be activities/sports where **you** are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of **£200**.

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 - unless otherwise specified, 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.

If **you** are unsure please do not hesitate to contact **us** **02392 419 013** (9am-5pm Monday to Friday, closed Bank Holidays).

Please Note: those activities marked in italics and underlined do not have Accidental Death & Disability Benefit or Personal Liability cover.

Activity Pack 1 - covered as standard

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), *Archery*, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Body Boarding, Boules, Bowling, Bowls, *Bridge Swinging*, *Bungee Jumping*, Camel/Elephant Riding/Trekking (UK booked), *Canoeing/Kayaking (white water Grades 1-3)*, *Catamaran Sailing (inshore)*, *Clay Pigeon Shooting*, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fell Running (up to 1,000m), Fencing, Fives, Flag Football, *Flying as passenger (private/small aircraft/helicopter)*, Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Handball - Practice and Training, Highland games, Horse Riding (no jumping), *Hot Air Ballooning*, Indoor Skating (not ice), *Jet Boating*, *Jet Skiing*, Kiting, Korfbal, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m), Netball, Orienteering, Paddle Boarding (*inshore*), Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, *Rafting (White Water Grades 1-3)*, *Rifle Range*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, *Rowing (inshore – recreational)*, Safari (**UK** organised), Safari Trekking (**UK** organised), *Sailing/Yachting (recreational - inshore)*, *Scuba Diving (not solo, up to maximum 30m)*, Segway (supervised, non-competitive), Snorkelling (inside marked areas and/or with lifeguard present), Softball, Squash, Stoolball, Swimming (inside marked areas and/or with lifeguard present), Swimming off a boat (with a qualified supervisor in attendance i.e. a lifeguard), Swimming with Dolphins (inside marked areas and/or with lifeguard present), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, Tubing, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), *Yachting (inshore – crewing)*, Yoga.

Activity Pack 2 - additional premium required

In addition to the activities listed under Pack 1

Abseiling (indoor/outdoor climbing wall up to 25m), Adventure Racing (up to 6 hours), *Airsoft*, American Football (training, organised & with safety equipment), Angling/Fishing (sea), Assault Courses (no high ropes), Camel/Elephant Riding/Trekking (non-**UK** booked), Climbing (indoor/outdoor climbing wall up to 25m), Diving (indoor up to 10m), Dry Slope Skiing, Falconry, Fell Running (up to 2,000m), *Fly boarding*, Football/Soccer (organised amateur match), Frisbee (Ultimate Frisbee), Gaelic Football (training), Gorilla Trekking (booked pre-trip – requires appropriate trekking altitude pack), Gymnastics, Handball (organised amateur match), Hockey (field – organised amateur match), Ice Skating, Iron Man, Judo (organised training), Karate (organised training), Kendo (organised training), Lacrosse, Martial Arts (organised training), Mountain Biking (up to 2,000m), *Paint Balling*, *Parasailing*, *Parascending (over water)*, Rap Running/Jumping (indoor/outdoor climbing wall up to 25m), Rugby (training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Yachting, *Sea Canoeing/Kayaking (inshore)*, *Shark Diving/Swimming (cage)*, Shinty, Street Hockey, Surf life-saving (organised competition), *Surfing*, Tough Mudder, Trampoline, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, up to 1 day Skiing (**on piste**)/dry slope Skiing/Snowboarding (**on piste**), War Games/Paint Balling, Water Polo, *Water Skiing (no jumping)*, Weight Lifting, *Windsurfing/Boardsailing/Sailboarding*, Wrestling (organised training), Zip Lining/Zip Trekking (booked pre-trip - requires appropriate trekking altitude pack).

Activity Pack 3 - additional premium required

In addition to the activities listed under Pack 1 & 2

Leisure Activities: Adventure Racing (up to 12 hours), American Football Amateur Match (organised & with safety equipment), Animal Sanctuary (big game), Breathing Observation Bubble (BOB), Canoeing/Kayaking (white water Grade 4), Canyoning, Flying (crew/pilot), Flying Helicopter (pilot), Gaelic Football Amateur Match, Gliding (non-competitive), Go Karting, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no polo, no hunting), Horse Riding (eventing), Hydro Zorbing, Ice Fishing, Land Skiing, Langlauf, Modern Pentathlon, Mountain Boarding, Octopush, Off Road Motorcycling (up to 250cc), Power Boating (inshore), Power lifting, Quad Bikes (providing you wear a helmet), Rafting (white water Grade 4), River Tubing, Rodeo, Roller Derby (safety equipment must be worn), Roller Hockey, Rugby Amateur Match, Sand Boarding, Sand Dune Surfing/Skiing, Snorkelling (outside marked areas and/or without lifeguard present), Speed Sailing (inshore), Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Summer Tobogganing, Swimming (outside marked areas and/or without lifeguard present), Swimming off of a boat (unsupervised and/or no lifeguard), Swimming with Dolphins (outside marked areas and/or without lifeguard present), Tree Top Canopy Walking, Under 17 Driving (not public roads), Zip Lining/Zip Trekking (booked during trip - requires appropriate trekking altitude pack), Zorb Football.

Winter Sports Activities: Biathlon, Big Foot Skiing, Blade Skating, Cat Skiing, Glacier Walking, Husky Dog Sledding, Kick Sledging, Mono-Skiing, **Off-piste** skiing/snowboarding (guided or within required ski resort boundaries), Passenger Sledge, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing - Nordic/Cross Country, Sledging/Tobogganing, Sleigh riding (reindeer, horses or dogs), Snow Biking, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowcat Driving, Telemarking.

Activity Pack 4 - additional premium required

In addition to the activities listed under Pack 1, 2 & 3

Blowcarting/Land Yachting/Kite Buggy, Boxing Training (head guard must be worn), Devil Karting, Dirt Boarding, Fell Running (up to 3,000m), Gorge Walking (no ropes), High Diving (indoor/outdoor swimming pools only), Jousting, Kite-Boarding/Surfing, Motorised Buggy, Mountain Biking (up to 3,000m), Parascending (overland), Roller Skating (24 hour relay), Ski Biking, Ski Blading /Snow Blading, Skiing - Snowcat, Snow Karting, Snow Surfing, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3,000m), Wake Boarding, Water Skiing (Jumping).

Activity Pack 5 - additional premium required

In addition to the activities listed under Pack 1, 2, 3 & 4

Abseiling (outdoor above 25m), Caving/Pot Holing, Climbing (rock & ice - harnessed up to 4,000m), Fell Running (up to 4,000m), Heli-skiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Mountain Biking (up to 4,000m), Polo, Polo cross, Rap Running/Jumping (outdoor above 25m), River Bugging, Ski Mountaineering (up to 4,000m), Ski Randonee, Ski Terrain Parks (excluding Freestyle), Ski Run/Walking (up to 4,000m), Ski Joering, Skiing - Glacier, Snow Kiting, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group - up to 4,000m), Via Ferratta, Wind Tunnel Flying/Indoor Sky Diving, Zorbing/Sphering.

Activity Pack 6 - additional premium required

In addition to the activities listed under Pack 1, 2, 3, 4 & 5

Adventure Racing (up to 24 hours), Assault Courses (including high ropes and harnessed), Back Country Skiing, Black Water Rafting, Bull Riding, Canoeing/Kayaking (white water Grade 5), Cave Diving, Cave Tubing, Cycling Racing, Cyclo Cross, Freestyle Skateboarding, Gliding (competition), Hang Gliding, Micro Lighting, Motocross, Motor Racing/Rallies/Competitions (amateur), **Off-Piste** Skiing/Snowboarding (without a guide), Paragliding, Paramotoring, Parapenting/Paraponting, Power Boating (offshore), Power Gliding, Power Kiting, Rafting (white water Grade 5), Scuba Diving (not solo - to 40m), Ski Flying, Ski Touring (up to 4,000m), Skiing - Freestyle, Slack-Lining, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca-Trail), Wicker Basket Tobogganing, Zip Trekking.

Activity Pack 7 - additional premium required

In addition to the activities listed under Pack 1, 2, 3, 4, 5 & 6

Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Climbing (rock & ice - harnessed up to 5,000m), Downhill Mountain Biking, Fell Running (up to 5,000m), Kloofing, Mountain Biking (up to 5,000m), Parachuting – Tandem (maximum of 2 jumps per trip), Scuba Diving (solo - up to 40m), Ski Mountaineering (up to 5,000m), Ski Run / Walking (up to 5,000m), Ski Touring (up to 5,000m), Solo Climbing/Mountaineering (up to 5,000m), Sky Dive - Tandem (maximum of 2 jumps per trip), Sky Jumping (from a tower & harnessed - maximum of 2 jumps per trip), Sky Surfing - Tandem (maximum of 2 jumps per trip), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 5,000m).

Activity Pack 8 - additional premium required

In addition to the activities listed under Pack 1, 2, 3, 4, 5, 6 & 7

Airboarding, Alligator Wrestling, Bobsleigh, Boulderling, Boxing - Amateur Fight (head guard must be worn), Bull Running, Climbing (rock & ice - harnessed up to 6,000m), Coaststeering, Drag Racing, Fell Running (up to 6,000m), Free Diving, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Judo (competition), Karate (competition), Kendo (competition), Luge/Bobsleigh, Martial Arts (competition), Mixed Gas Diving, Mountain Biking (up to 6,000m),), Parachuting - Solo (maximum of 1 jump per trip), Potholing, Rowing (offshore recreational), Sailing/Yachting (offshore recreational), Shark Diving/Swimming (no cage, full safety equipment and supervised), Skeleton, Ski Acrobatics, Ski Jumping, Ski Mountaineering (up to 6,000m), Ski Racing, Ski Run / Walking (up to 6,000m), Ski Stunting, Ski Touring (up to 6,000m), Skiing - Para, Sky Dive - Solo (maximum of 1 jump per trip), Sky Surfing - Solo (maximum of 1 jump per trip), Tree Top Canopy Walking (set up), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 6,000m), Wrestling (amateur competition), Yachting (racing/crewling - outside territorial waters - offshore).

IMPORTANT TELEPHONE NUMBERS

24hr Emergency Assistance: <u>tifgroup-assistance</u>	+44 (0)203 829 6745
Claims	02392 419 045
Medical Screening Line (for Medical Disclosures)	02392 419 068
Customer Service	02392 419 013
Legal Advice Helpline	0345 241 1875

Please note that calls may be recorded and monitored.

Please call **02392 419 013** for large print, audio and Braille.