

Red Pennant UK & European Travel Insurance

Single-Trip and Annual Multi-Trip
Insurance Policies

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INTRODUCTION

About this insurance

Welcome to **your** Travel Insurance Policy

- Activity Pack 1 is included as standard. **You** can choose from 2 additional Activity Packs for an extra premium.
- **You** can choose to buy single trip cover or annual multi-trip cover.
- This document gives all the terms and conditions of **your** insurance and **your policy schedule** shows **your** personal details - please keep them together.
- The Activity Pack and the level of cover **you** have chosen (and paid for) are shown on **your policy schedule**.

- **You** must follow any advice given by the Foreign, Commonwealth & Development Office (FCDO).
- There will not be any cover under any section of this insurance if **you** travel to a destination that the FCDO has advised against at the time of booking or travelling (apart from 'essential travel').
- **You** can get travel advice from the FCDO by phoning +44 (0)207 008 1500 or by visiting their website at: www.gov.uk/foreign-travel-advice

Please read the "Important Information" section on pages 8-11

It tells **you** about:

- things **you** need to check
- actions which **you** need to take, and
- things which **you** need to tell **us** about

once the insurance has started.

CUSTOMER SERVICES

PJ Hayman & Company Limited are available to help **you** deal with any queries about **your** insurance.

Phone: **02392 419 888** (this is a basic rate number) Monday - Friday 9am - 5pm, closed Bank Holidays

Email: direct.sales@pjhayman.com

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

WHAT TO DO IF YOU NEED MEDICAL HELP ON YOUR TRIP

(full details are given on page 35)

- Contact Healix Medical Assistance Services
- Phone **+44 (0)203 869 1108** (this is a basic rate number)
- Email **internationalhealthcare@healix.com**

FOR IMMEDIATE HELP FROM A GP

(more details are given on page 11)

Your insurance cover includes access to the 'GP on Demand' service, during the **period of insurance**, at no extra cost.

This service is accessed via an app and gives **you**:

- Access to **UK** GP appointments 24/7 every day of the year.
 - When **you** need to speak to a GP **you** will follow a link which will take **you** through a registration process.
 - **You** will then be able to download the app from **your** device's app store.
 - On the app **you** can book a telephone or video consultation for a time that suits **you**.
 - A doctor will call **you** back within 15 minutes of the agreed time.
- Unlimited use
- **UK** prescription delivery

Full details are in the leaflet provided with this policy booklet.

NOTE

This service does not form part of **your** insurance cover - it is an independent service arranged through a third party.

THIS POLICY IS NOT PRIVATE MEDICAL INSURANCE

A note to **you** and all **your medical practitioners** and hospitals. This is not private medical insurance.

If any medical treatment is needed, **you** must tell **us** immediately or **we** might not guarantee medical expenses. If **you** need any medical treatment, **you** must allow the medical emergency assistance service to see all **your** medical records and information.

TO REPORT CLAIMS FOR ALL SECTIONS other than Gadget claims (full details are given on page 36)

- Phone UK **+44 (0)1608 641 351** (this is a basic rate number) between 9am and 5.30pm Monday to Friday
- Email: **camc@claimsconsortiumgroup.co.uk**

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

TO REPORT A CLAIM FOR GADGET COVER (full details are given on page 37)

- Phone **0345 030 8135** (this is a basic rate number)
- Email:
 - for new claims not submitted via ENOL **Valid8-GadgetAdmin@davies-group.com**
 - for existing claims and complaints **gadgetclaims@davies-group.com**
- Write to: Davies Group Limited, P.O. Box 2801, STOKE-ON-TRENT ST4 9DN

BENEFITS AT A GLANCE

This table shows the most **we** will pay for each **insured person**, per incident, per section and the policy excess payable by each person (unless **we** have agreed to something different).

Section/Benefit	Insured up to	Excess
1. Cancellation or cutting short your trip (curtailment)	£2,500	£75
2. Emergency medical, repatriation & other expenses (outside your home country) - Emergency dental treatment - Burial or cremation costs - UK Trip non-medical covers	£5,000,000 £250 £5,000 £10,000	£75
3. Hospital benefit	£250 (£50 per 24 hours)	Nil
4. Personal accident - Death - Loss of limb/loss of sight - Permanent total disability	£15,000 £15,000 £15,000	Nil
5. Delayed departure (after 12 hours delay) or Trip abandonment (after 24 hours delay)	£250 (£50 per 12 hours) £2,500	Nil £75
6. Missed departure/Missed connections	£500	Nil
7. Personal belongings Baggage (excluding sports equipment) One item, pair or set Valuables Delayed baggage (after 12 hours delay) Loss or damage to prescribed medication	£1,000 £500 £500 £250 £500	£75
8. Sports equipment – owned or hired (formal rental only) Own equipment Hired equipment Delayed sports equipment (after 12 hours delay) <u>Optional sports equipment upgrade</u> Own equipment Hired equipment Delayed sports equipment (after 12 hours delay)	£500 £250 £250 £1,500 £1,500 £250	£75 £75 Nil £75 £75 Nil
9. Personal money, passport & travel documents Cash limit Loss of passport	£1,000 £125 £500	Nil £75
10. Personal liability	£1,000,000	£250 (property damage)
11. Legal advice & expenses	£25,000 (£50,000 policy max)	Nil
12. Catastrophe cover - Hijack/Kidnap - Mugging - Natural disaster	£500 (£50 per 24 hours) £250 (one off payment) £500	Nil Nil £75
13. Gadget cover (OPTIONAL)	£1,500	£75
14. Winter sports (OPTIONAL) - Own ski equipment One item, pair or set - Ski equipment delayed in transit - Hired ski equipment loss/damage - Loss of ski pack - Piste closure - Avalanche or landslide cover	£500 £350 £250 (over 12 hours) £250 £300 £250 (£50 per 24 hours) £500	£75 Nil Nil Nil Nil Nil
15. Cruise cover (OPTIONAL) - Missed embarkation cover - Formal cruise wear - Formal cruise wear delayed in transit - Cruise itinerary changes - Additional Medical, repatriation & other expenses - Ship to shore repatriation - On-board medical fees - Unused excursions - Cabin confinement	£1,500 £2,500 £500 (over 12 hours) £500 (£100 each missed port) £100,000 £250,000 £500 £500 (£100 per 24 hours)	£75 £75 Nil Nil £75 £75 £75 Nil

* If **you** have added 'Excess Waiver' to **your** policy, **you** won't need to pay the excess on any claim - except for claims made under section 13 (Gadget cover).

YOUR CHOSEN ACTIVITIES

There are various lists of covered activities for **you** to choose from. The type of cover **you** have bought will be shown on **your policy schedule**.

The first one lists all the activities that are included automatically when **you** buy this policy. The other list includes extra activities and, if **you** choose this list, **you** will be charged an extra premium.

The **activity list you** chose will appear on pages 31-33 of this policy.

You will not be covered for any activity which is not on **your chosen **activity list**.**

WHERE YOU ARE COVERED

You are covered in the following countries (this is called the 'Destination Area'):

Europe including:

Albania, Andorra, Austria, the Azores,
Belgium, Balearics, Bosnia-Herzegovina, Bulgaria,
Canary Islands, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic,
Denmark (and the Faroe Islands),
Estonia,
Finland, France,
Georgia, Germany, Gibraltar, Greece,
Hungary,
Iceland, Isle of Man, Italy,
Latvia, Liechtenstein, Lithuania, Luxembourg,
Madeira, Malta, Monaco, Montenegro, Morocco,
Netherlands, Norway,
Poland, Portugal,
Republic of Ireland, Romania, Russia (west of the Ural mountains),
San Marino, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland,
Tunisia, Turkey and

United Kingdom.

Please note:

There will not be any cover under any section of this insurance if **you** travel to a destination that the FCDO has advised against at the time of booking or travelling (apart from 'essential travel').

The area **you** have chosen (and paid for) will be shown on **your policy schedule**.

You will not be covered if **you travel to a country outside of the 'Destination Area' (unless **you** are in the process of travelling directly between one covered location and another).**

GENERAL INFORMATION

How long your insurance lasts

This policy will last for the **period of insurance** shown on the **policy schedule**.

If **you** have bought a single trip policy:

- **your period of insurance** runs from the date **your** policy is issued until the end of **your trip**.
- cover under Section 1 (Cancellation or cutting short **your** trip) starts from the date the policy was issued and ends when **you** leave **home** to start **your trip**.
- cover under all other sections starts when **you** begin **your trip** and ends when **you** finish **your trip**.

If **you** have bought an annual multi-trip policy:

- cover under Section 1 (Cancellation or cutting short **your** trip) starts from the date **your period of insurance** starts or the date any **trip** is booked (whichever is later) and ends when **you** leave **home** to start **your trip**.
- cover under all other cover sections starts when **you** leave **home** to start **your trip** and ends when **you** finish **your trip**.

Meanings of words

Some words and phrases in this policy booklet and in **your policy schedule** will have a specific meaning wherever they are in bold type. They are all listed and explained in the 'Meaning of words' section on pages 41-45.

Language used

All insurance documents and all communications with **you** about this policy will be in English.

Other formats are available

Please contact PJ Hayman & Company Ltd if **you** need any documents to be made available in braille and/or large print and/or in audio format.

Their contact details are shown on page 4.

IMPORTANT INFORMATION

It is important that **you**:

- check **your policy schedule** and make sure the details are correct and that the cover is what **you** asked for
- check that **you** can take out this insurance (see 'Who can take out this insurance' below)
- check the information **you** have given **us** is correct (see 'Information **you** give us' below)
- tell PJ Hayman & Company Limited as soon as possible if anything on **your policy schedule** is wrong, or if **you** do not qualify to take out this insurance
- comply with all of the duties listed under each specific section of cover and with all the duties that apply to the whole policy.

Conditions

Conditions which apply to the whole of this insurance can be found in the 'General conditions' section on pages 34-35.

Extra conditions which relate specifically to making a claim can be found in the 'Making a claim' section on pages 35-37.

If **you** do not keep to these conditions, **we** might reduce the amount **we** pay for **your** claim or not pay **your** claim at all. In some circumstances, **we** might even cancel **your** policy.

What you have to pay towards each claim

Under most sections of this insurance, **you** will have to pay an excess (unless **you** have chosen to take out 'Excess Waiver'). If **you** have not selected 'Excess Waiver' **you** will have to pay the first part of each claim:

- for each incident that **you** claim for
- under each section
- and for each **insured person**.

If **you** have family cover then **you** will not have to pay more than two excesses for any incident that is claimed for. 'Excess Waiver' does not apply to section 13 (Gadget cover).

Who can take out this insurance

This insurance is only available to people who are:

- legally resident in the **United Kingdom** (this means having an address in the **United Kingdom** which **you** live in for at least 183 days (6 months))
- aged 79 or less, and
- registered with a **medical practitioner** (or entitled to free public healthcare under reciprocal arrangements currently in place in the **United Kingdom**).

We will not cover anyone who does not meet these requirements.

Information you give us

When **we** agree to cover **you** and agree the premium, **we** have relied on the information **you** have given **us** via PJ Hayman & Company Limited. **You** must take reasonable care to give full and truthful answers to the questions that are asked when the policy is taken out, when it is changed or renewed.

If the information **you** give is not complete and truthful, **we** might:

- cancel **your** policy and refuse to pay any claim or
- not pay any claim in full or
- change the premium or
- the level of cover.

We will write to the **policyholder** if **we**:

- are going to cancel the policy or
- need to change the terms of the policy or
- need the **policyholder** to pay more for this insurance.

If **you** realise that any of the information **you** have given is not complete or true, please contact PJ Hayman & Company Limited as soon as possible. Their contact details are on page 4.

Our right to change the cover or price

We will only change the terms or the price of **your** policy if **you** tell **us** that something has changed.

Pre-existing medical conditions

You must keep to the conditions relating to **pre-existing medical conditions** and health changes to get the full protection of this insurance. If **you** do not keep these conditions **we** can:

- cancel the insurance or
- refuse to deal with **your** claim or
- reduce the amount of any claim payment **we** do make.

You will not be covered for claims related, in any way, to **pre-existing medical conditions** under:

- Section 1 (Cancellation or cutting short **your** trip)
- Section 2 (Emergency medical, repatriation and other expenses)
- Section 4 (Personal accident) or
- Section 15 (Cruise cover)

unless:

- **we** have agreed to provide cover or
- all of the **pre-existing medical conditions** that **you** have are included in the list of 'Accepted conditions' shown below and the words in brackets apply to **you**.

A **pre-existing medical condition** is:

- a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease or epilepsy for which **you** have ever received treatment (including surgery, tests or investigations by a **medical practitioner** and prescribed drugs or medication)*
- b) any cancer condition in the last 5 years*
- c) any **medical condition** for which **you** have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months
- d) any **medical condition** for which **you** are taking prescribed drugs or medication
- e) any **medical condition** for which **you** have received a terminal prognosis
- f) any **medical condition** **you** are aware of but for which **you** have not had a diagnosis
- g) any **medical condition** for which **you** are on a waiting list or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home*

*Unless it is an accepted condition

Accepted conditions

The following list shows the conditions that are automatically included as **pre-existing medical conditions** provided that any words in brackets apply to **you**.

The condition must have been kept stable and well controlled for the last 2 years by medication which was prescribed by a **medical practitioner** and **you** must not have needed to go into hospital or have been referred to a specialist because **your** condition has got worse.

- Asthma (Diagnosed before age 50, **you** are not prescribed more than 2 medications/inhalers including nebulisers for this and have not been admitted to hospital in the last year)
- Arthritis/Osteoarthritis (the affected person must be able to walk independently at **home** without using mobility aids)
- Anxiety/Depression (No hospital admissions or cancelled **trips** due to this)
- Acid reflux
- ADHD/Autism
- Back and/or neck problems (no hospital admissions in last 2 years, not prescribed daily pain relief)
- Breast cancer (No spread to other areas of the body, diagnosed more than 2 years ago)
- Basal cell carcinoma
- Coronavirus (COVID-19) including Long Covid (providing there is no ongoing treatment)
- Diabetes (providing there have been no complications other than: retinal damage, nerve damage, leg or foot ulcers)
- Enlarged prostate (Benign only)
- Glaucoma (providing it is not a complication of diabetes)
- High or controlled blood pressure
- High or controlled cholesterol levels
- Hiatus hernia (No hospital admissions in last 2 years, no ongoing treatment)
- Inguinal hernia (groin hernia)

- Irritable Bowel Syndrome/IBS (providing no hospital admissions in the last 2 years)
- Low blood pressure
- **Minor ailments** (see the definition on page 43 for a complete list)
- Osteoporosis (with no fractures/broken bones or joint replacements in last 2 years)
- Overactive thyroid,
- Prostate cancer (which has not spread to other parts of the body and which was diagnosed more than 2 years ago)
- Underactive or overactive thyroid

IMPORTANT:

You will be eligible for cover under this policy as long as you do not have more than one of the conditions listed below::

- Angina treated with a coronary angioplasty/Stents (with no hospital admissions or treatment in last 2 years other than prescribed medication)
- Arrhythmia, including benign arrhythmia (with no hospital admissions in last 2 years)
- Heart attack (with no hospital admissions or hospital treatment in last 2 years)
- TIA/Transient Ischemic Attack/Mini Stroke (which happened more than 2 years ago)

If **you** are unable to see **your** condition on this list, please contact **our UK** based travel team on **02392 419 888** (this is a basic rate number) for further support. As a specialist travel insurance provider **we** have a range of policies which will cover pre-existing conditions.

Changes to your health

If **your** health changes:

- after this insurance starts and
- after the date **your** travel tickets or confirmation of booking were issued **you** must contact **02392 419 888** (this is a basic rate number) to make sure the cover is not affected.

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

- details of any new **medical conditions you** have been diagnosed with or
- changes in diagnosis of any existing **medical condition** or
- changes in the treatment (including changes in medication) **you** are receiving for any **pre-existing medical condition**.

We might ask **you** to provide a letter from **your medical practitioner** confirming that **you** are fit to travel. If **your medical practitioner** cannot confirm that **you** are fit to travel, **you** can make a claim under Section 1 (Cancellation or cutting short **your** trip).

Things not covered for health and medical conditions

There is no cover under:

- Section 1 (Cancellation or cutting **your** trip short)
- Section 2 (Emergency medical, repatriation and other expenses) or
- Section 4 (Personal accident)

for claims related, in any way, to:

- a) any **medical condition you** have where a **medical practitioner** has advised **you** not to travel (or would have done if **you** had asked his/her advice) but despite this **you** still travel
- b) any surgery, treatment or investigations which **you** intend to travel outside of **your home country** for (including any expenses run up because of the discovery of other **medical conditions** during and/or complications resulting from these procedures)
- c) any **medical condition** which **you** are not taking the recommended treatment or prescribed medication for as directed by a **medical practitioner**
- d) **you** travelling against any health requirements set out by:
 - the airline which **you** are travelling with
 - the airline's booking company
 - anyone else who provides services on behalf of the airline at the airport, or
 - any other **public transport** provider.

Pregnancy

If **you** are pregnant, **you** will be covered under the standard terms and conditions of the policy during weeks 0-28 (inclusive) of the pregnancy.

From the start of week 29 to week 40 (inclusive) of the pregnancy, there is no cover for claims relating to pregnancy or childbirth unless one of the following medical complications of pregnancy arise:

- Ectopic pregnancy,
- Emergency caesarean,

- Gestational hypertension,
- Hydatidiform mole,
- Hyperemesis gravidarum,
- Miscarriage,
- Molar pregnancy,
- Placental abruption,
- Placenta praevia,
- Post-partum haemorrhage,
- Pre-eclampsia,
- Premature birth at more than 12 weeks before the expected delivery date (or 16 weeks before the expected delivery date if **you** are having more than one baby),
- Retained placenta membrane,
- Stillbirth,
- Termination needed for medical reasons,
- Toxaemia.

IMPORTANT:

We will not cover **you** if **you** are denied boarding by a carrier, so **you** should check with the carrier/airline, in advance, that **you** will be able to travel.

If, when **you** book a **trip**, **you** know that **you** are pregnant, **you** must make sure that **you** are able to have the vaccinations that are required for that **trip**.

We will not cover cancellation of the **trip** if, after booking, **you** discover that:

- travel whilst pregnant is not advised or
- **you** cannot have the appropriate and required vaccinations for that country.

'GP ON DEMAND'

Your insurance cover includes access to the 'GP on Demand' service, during the **period of insurance**, at no extra cost.

You will be able to speak with a **UK** GP any time, day or night, any day of the year.

This simple and highly effective service gives **you** access to speak to a qualified, NHS practicing GP, 24 hours per day 7 days per week, wherever **you** are, at home or travelling on holiday.

You can have a telephone based appointment to discuss **your** needs or **you** can arrange a video call appointment if **you** want to see the doctor **you** are talking to.

Calls are unlimited so **you** can call as often as **you** need. For a small additional charge the GP can even arrange a prescription for **you** and have this sent to **your UK home** or **UK** office or wherever in the **UK** is most convenient for **you**.

All GPs are qualified and NHS practicing GP. They will give **you** advice, reassurance, diagnosis and prescriptions as appropriate - just like **your** own GP will.

Full details are in the leaflet provided with this policy booklet.

This service does not form part of **your** insurance cover - it is an independent service arranged through a third party.

If **you** are on a **trip**, **you** should use the 'GP on Demand' service when **you** feel ill:

- with a minor ailment,
- in a non-emergency situation, and
- **you** do not require hospital treatment.

WHAT IS AND IS NOT COVERED

This policy booklet gives details of a lot of sections of cover. Some sections of cover only apply if **you** have chosen a certain level of cover or type of policy, and/or paid an extra premium.

The amount **we** will pay under each section of cover (if there is a valid claim) are shown in the 'Benefits at a glance' table on page 6.

Important - Policy excesses

Under most sections of this insurance, **you** will have to pay an excess unless **you** have chosen to take out 'Excess Waiver'. What it means to pay the excess is explained on page 8.

Section 1 - Cancellation or cutting short your trip (curtailment)

What is covered

We will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 6 for any of the following costs if **you** cannot get them back:

- unused travel and accommodation costs
- unused pre-booked excursion costs
- other pre-paid charges which **you** have paid (or have to pay)
- any extra unavoidable travel expenses run up

if the **trip** is cancelled or cut short because of:

1. the death, **bodily injury, illness, disease** (including an **epidemic** or pandemic disease such as COVID-19), or complications as a direct result of pregnancy in:
 - a. **yourself**
 - b. **your travelling companion**
 - c. any person who **you** have arranged to stay with
 - d. **your close relative**
 - e. **your close business associate.**
2. **you** or **your travelling companion** being:
 - a. put into quarantine
 - b. called as a witness at a Court of Law or
 - c. called for jury service.
3. **your** redundancy or the redundancy of any person who **you** are travelling with or have arranged to travel with. The redundancy must qualify for payment under current redundancy payment legislation in the **United Kingdom** and, at the time of booking the **trip**, there must not have been any reason to believe anyone would be made redundant.
4. **you**, or any person who **you** are travelling with or have arranged to travel with, being a member of:
 - a. the armed forces
 - b. the territorial army
 - c. the police, fire, nursing or ambulance services, or
 - d. an employee of a Government Department

whose authorised leave has been cancelled or who is called up for operational reasons, as long as the **trip** being cancelled or cut short could not reasonably have been expected at the time when the **policyholder** purchased this insurance or at the time of booking any **trip**.

5. the police or other authorities asking **you** to stay at, or return to, **your home**.
6. **you** or a **travelling companion** are not able to board the booked **public transport** because **you/they** are showing symptoms of an **epidemic** or pandemic and the carrier, any public authority or the government has prevented it.

Special conditions that apply to claims

1. **You** must get:
 - a medical certificate from a **medical practitioner** (which **you** must pay for **yourself**), and
 - the medical assistance team's approvalto confirm the need to return **home**, before the **trip** is cut short because of death, **bodily injury, illness, disease** or complications which are the direct result of pregnancy.
2. If **you** do not tell the travel agent, tour operator or the provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have been payable if **you** had told them.
3. If **you** cancel the **trip** because of stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must get (and pay for) a medical certificate from a medical professional specialising in the relevant field.
4. If **you** cancel the **trip** because of any other **bodily injury, illness, disease** or complications which happens as a direct result of pregnancy, **you** must get (and pay for) a medical certificate from a **medical practitioner** confirming that this was the reason **you** could not travel.
5. If **we** need to return **you** to **your home country**, **we** will not refund the cost of **your** return tickets. The value of these tickets will go towards the extra transport costs **we** have to pay to get **you** back.

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. Any claims which are caused by:
 - redundancy if **you** are dismissed, if **you** resign or if **you** take voluntary redundancy (even if this is because of **your** misconduct), or where **you** received a warning or were told about redundancy before this insurance was bought or at the time of booking any **trip**
 - anything **you** knew about before this insurance was bought, or at the time of booking any **trip**, which **you** thought might cause the **trip** to be cancelled or cut short.
2. Travel tickets paid for using any airline mileage or supermarket reward scheme, for example AVOIS, unless specific evidence of the monetary value of the tickets can be provided.
3. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme unless specific evidence of the monetary value of the accommodation costs can be provided.
4. Annual maintenance fees/charges for time share holidays or properties.
5. Any claim if **you** cannot prove what costs **you** have paid.
6. Any claim if **you** cannot prove that the **trip** was cancelled.
7. Any claim related, in any way, to a **pre-existing medical condition** unless it is an accepted condition.
8. Any claim for medical reasons if the medical certificate does not clearly:
 - state the **illness** or injury
 - name **you** as the person suffering the **illness** or injury.
9. Any claim caused by **you** not having the correct passport or visa.
10. Any claim where **you** have just decided not to travel
11. Any claim for **you** not enjoying **your trip**.

You should also read the information about health conditions and when **you** should tell **us** about changes to **your** health on pages 9-10.

Section 2 - Emergency medical, repatriation and other expenses

What is covered

If **you** are charged for any of these necessary expenses after the incident and which happened because of **bodily injury, illness, disease** (including an **epidemic** or pandemic disease) and/or compulsory quarantine, then **we** will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 6 for:

1. emergency medical, surgical, hospital, ambulance (including air ambulance where necessary) and nursing fees charged outside of **your home country**.
2. emergency dental treatment for the immediate relief of pain up to the maximum amount shown in the 'Benefits at a glance' table on page 6 charged outside of **your home country**.
3. costs of telephone calls:
 - a. to the medical assistance team notifying and dealing with the problem as long as **you** can provide receipts or other evidence proving the cost of the calls and the numbers **you** telephoned
 - b. run up by **you** when **you** receive calls on **your** mobile phone from the medical assistance team as long as **you** are able to provide receipts or other evidence proving the cost of the calls.
4. the cost of taxi fares for **your** travel to or from hospital related to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital.
5. If **you** die:
 - a. outside **your home country**, either:
 - the additional cost of funeral expenses abroad up to a maximum of £5,000 plus the cost of returning **your** ashes to **your home** or **home country**, or
 - the following costs, up to the maximum amount shown in the 'Benefits at a glance' table on page 6, to return **your** body to **your home** or **home country**:
 - the cost of funeral director charges for preparing, co-ordinating and transporting **your** body to an airport
 - the cost of any casket/coffin required for transportation of **your** body
 - any fees/costs charged by the airline who take **your** body as cargo
 - the cost of transporting of **your** body from the airport where the plane lands to a local funeral **home** where **your** body will pass into the care of the local/preferred undertaker.
 - b. within **your home country**, the additional cost of returning **your** ashes or body to a chosen funeral director.

6. additional transport and/or accommodation expenses charged, up to the standard of **your** original booking (for example full or half board, bed and breakfast, self-catering or room only), if it is medically necessary for **you** to stay after **your** scheduled return date. This includes, provided it is pre-authorized by the medical assistance team:
 - additional transport and/or accommodation expenses for a **travelling companion**, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you** and
 - additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.
7. additional costs charged for air transport (or other suitable means) to return **you** to **your home country** if it is medically necessary and pre-authorized by the medical assistance team. This includes the cost of qualified attendants. These expenses will be paid at the rate of the class of travel used on the **outward journey** unless the medical assistance team has agreed otherwise.
8. Additional expenses, up to £2,500 for suitable repatriation of **your** vehicle or pet(s) if **you** are unable to continue **your trip** due to **illness** or injury. This includes, provided it is pre-authorized by the medical assistance team:
 - additional travel expenses to return **your** pet(s) to **your home** or nominated kennel/cattery within **your home country**;
 - cost of hiring an alternative driver to return **your** vehicle to **your** nominated destination within **your home country**; or
 - the recovery of **your** vehicle to **your** nominated destination within **your home country**.

Special conditions that apply to claims

1. **You** must tell the medical assistance team as soon as possible about any **bodily injury, illness** or disease which makes it necessary for **you** to be admitted to hospital as an in-patient or before any arrangements are made for **you** to be returned to **your home country**.
2. If **you** suffer **bodily injury, illness** or disease **we** can move **you** from one hospital to another and/or arrange for **your** return to the **United Kingdom** at any time during the **trip**. **We** may do this, if the **medical practitioner** in attendance, or the medical assistance team, decides **you** can be moved safely and/or travel safely to **your home country** or a suitable hospital nearby to continue treatment.

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. Normal pregnancy, without any **bodily injury, illness**, disease or complication. This section of cover is designed to provide cover for unforeseen events, accidents, illnesses and diseases. Normal childbirth and pregnancy are not considered to be unforeseen events or an **illness**.
2. Any claims for:
 - a. Any **pre-existing medical condition** unless;
 - **we** have agreed to provide cover or
 - it is included in the list of 'Accepted conditions' shown on pages 9-10 and the words in brackets apply to **you**.
 - b. The cost of treatment or surgery (including exploratory tests) which are not related to the **bodily injury** or **illness** which led to **you** being admitted to hospital.
 - c. Any expenses which are not medically necessary while treating **your bodily injury, illness** or disease.
 - d. Any form of treatment or surgery which, in the opinion of the **medical practitioner** treating **you** and the medical assistance team, can be delayed until **you** return to **your home country**.
 - e. Expenses charged in getting or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home country**.
 - f. Extra costs as a result of any single or private room accommodation.
 - g. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the medical assistance team.
 - h. Any costs charged to visit another person in hospital unless that person is a dependant **child** who is on the same **trip**.
 - i. Any expenses **you** owe, or are responsible for, after **you** have returned to **your home country**.
 - j. Any expenses charged in the **United Kingdom** which are for private treatment or funded by, or can be recovered from, the Health Authority in **your home country**.
 - k. Expenses charged as a result of a tropical disease if **you** have not had the recommended inoculations and/or taken the recommended medication.
 - l. Any expenses charged after the date **we** move **you** from one hospital to another and/or arrange for **you** to return to **your home country** but **you** decide not to be moved or return.
3. The excess shown in the 'Benefits at a glance' table on page 6, except when **you** have used a UK Global Health Insurance Card (UK GHIC)/European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical cost, when the excess is waived.

You should also read the information about health conditions and when **you** should tell **us** about changes to **your** health on pages 9-10.

Section 3 - Hospital benefit

What is covered

For every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation:

- because of **your** compulsory quarantine or
- on the orders of a **medical practitioner** outside **your home country**

as a result of **your bodily injury, illness** or disease, **we** will pay **you** the amount shown in the 'Benefits at a glance' table on page 6.

We will pay the amount above as well as any amount payable under section 2 (Emergency medical, repatriation and other expenses). This payment is meant to help **you** to pay for extra expenses like taxi fares and phone calls made by **your** visitors during **your** stay in hospital.

Special conditions that apply to claims

1. **You** must tell the medical assistance team, as soon as possible, about any **bodily injury, illness** or disease which needs **you** to be:
 - admitted to hospital as an in-patient
 - put in compulsory quarantine or
 - confined to **your** accommodationon the orders of a **medical practitioner**.

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. Any claim related, in any way, to a **pre-existing medical condition**, unless it is an accepted condition.
2. Any claims for:
 - a. an extra period of hospitalisation, compulsory quarantine or having to stay in **your** accommodation on medical advice:
 - i. relating to treatment or surgery (including exploratory tests) which are not needed as a direct result of the **bodily injury, illness** or disease which led to **you** being admitted to hospital.
 - ii. relating to treatment or services given by a convalescent or nursing home or any rehabilitation centre.
 - iii. after **you** decide not to be repatriated after the date the medical assistance team considered it safe.
 - b. hospitalisation, compulsory quarantine or having to stay in **your** accommodation on medical advice:
 - i. relating to any form of treatment or surgery which the **medical practitioner** treating **you** and the medical assistance team believe can be delayed until **you** return to **your home country**.
 - ii. as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 - iii. which happens in **your home country** and relates to either private treatment or tests, surgery or other treatment and which are funded by, or can be recovered from, the Health Authority in **your home country**.

Section 4 - Personal accident

NOTE

In section 4, items 1, 2 and 3 mean:

Item 1 – accidental death

Item 2 – **loss of limb** or **loss of sight**

Item 3 – **permanent total disablement**

What is covered

If **you** have a **bodily injury** which causes **your** death, **loss of limb, loss of sight** or **permanent total disablement** within 2 years, **we** will pay one of the benefits shown in the 'Benefits at a glance' table on page 6. **Your** death, **loss of limb, loss of sight** or **permanent total disablement** must be the direct result of the **bodily injury** and not be caused by, or contributed to by, anything else.

Special conditions that apply to claims

If **you** make a claim **our medical practitioner** can examine **you** as often as they consider necessary.

PLEASE NOTE

1. Benefit is not payable:
 - a. for more than one of items 1, 2 or 3.
 - b. for item 3 until one year after the date **you** suffer the **bodily injury**.
2. The benefit for item 1 will be paid to **your** estate.

What is not covered

The General Exclusions on pages 33-34 apply to this section:

You should also read the information about health conditions and when **you** should tell **us** about changes to **your** health on pages 9-10.

Section 5 - Delayed departure

NOTE

In this section the 'Specified Events' are:

1. an accident involving, the mechanical breakdown of, or a technical fault happening in the vehicle which **you** are booked to travel on.
2. delays to the vehicle which **you** were due to be travelling in, caused by unforeseen heavy traffic or road closures.
3. strike, industrial action or adverse weather conditions.

What is covered

- a) If:
- the departure of the **public transport** which **you** are due to travel on is delayed at the final departure point from, or to, the **United Kingdom** or
 - any outbound or return connecting **public transport** after that is delayed for at least 12 hours from the scheduled time of departure*,
- because of one of the Specified Events then, provided **you** still travel, **we** will pay the amount shown in the 'Benefits at a glance' table on page 6,

*Please note that, when the connecting **public transport** was arranged there must have been at least 2 and a half hours allowed between the scheduled arrival time of the first **public transport** and the scheduled departure time of the connecting **public transport**.

We will pay for the first full complete 12 hours of delay and for each extra full 12 hours of delay after that as shown in the 'Benefits at a glance' table on page 6. This benefit is intended to help **you** to pay for telephone calls made, and meals and refreshments bought, during the delay.

- b) If:
- **your** pre-booked **public transport** is delayed at the final departure point from the **United Kingdom** for 24 hours or
 - the **public transport** is cancelled, or
 - **your** own vehicle is delayed because of unforeseen and unexpected road closures or heavy traffic (that would be reported on a recognised motoring association, Highways Agency, appropriate website, on television, radio, news bulletins or in the press)
- and **you** decide to cancel **your trip** before **you** leave the **United Kingdom**, then, as well as a payment for travel delay because of one of the Specified Events, **we** will pay up to the amount shown in the 'Benefits at a glance' table on page 6 for any unused travel and accommodation costs and other pre-paid charges which **you** have paid (or are contracted to pay) but cannot get back.
- c) After a delay of at least 24 hours caused by one of the Specified Events, **you** might decide to carry on travelling. If **you** do, **we** will pay **you** (up to the amount shown in the 'Benefits at a glance' table on page 6) for the cost of any pre-booked and pre-paid event(s) which **you** could not attend because of the delay.

IMPORTANT

If the same expenses are covered under section 6 (Missed departure), **you** can only claim under one section of this insurance for the same event.

Special conditions that apply to claims

1. **You** must check-in as instructed on the itinerary given to **you**.
2. **You** must get written confirmation from the relevant **public transport** provider (which **you** might have to pay for) stating the number of hours of delay and the reason for the delay.
3. **You** must keep to the travel agent's, the tour operator's and the transport provider's terms of contract.

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. Anything related to a strike or industrial action which is taking place (or has been publicly announced) before the date this insurance was bought or at the time of booking any **trip**.
2. Anything related to an aircraft or sea vessel being withdrawn from service (even temporarily) on the recommendation of the Civil Aviation Authority, Port Authority or any regulatory body in a country to/from which **you** are travelling.
3. The cost of any pre-booked and pre-paid event(s) if they were the only purpose of the **trip**.

Section 6 - Missed departure/Missed connections

NOTE

In this section the 'Specified Events' are:

1. the failure of **public transport**.
2. an accident involving the mechanical breakdown of, or a technical fault occurring in, the vehicle **you** are travelling in.
3. an accident, breakdown or road closure (unforeseen and unexpected) happening ahead of **you** on a motorway or dual carriageway which causes an unexpected delay to the vehicle **you** are travelling in.
4. strike, industrial action or adverse weather conditions.

What is covered

- a) If **you** do not arrive at the departure point in time to board the **public transport** which **you** are booked to travel on for the international outbound or return legs of **your trip** because of one of the Specified Events shown above, **we** will pay **you** up to the maximum amount shown in the 'Benefits at a glance' table on page 6 for any:
 - extra accommodation that is necessary (room only) and
 - travel expenses to get to **your** overseas destination or to return to the **United Kingdom**.
- b) If **you** miss any outbound or return connecting **public transport** (after **you** miss the **public transport** **you** were booked on for the international outbound or return legs of **your trip** because of one of the Specified Events) **we** will pay **you** up to the maximum amount shown in the 'Benefits at a glance' table on page 6 for any:
 - extra accommodation that is necessary (room only) and
 - travel expenses to get to **your** overseas destination or to return to the **United Kingdom**.

There must be a reasonable period of time between:

- the scheduled arrival time of the **public transport** which **you** have travelled on and
- the scheduled departure time of the next outbound or return connecting **public transport**.

It is important to know:

- If the same expenses are covered under section 5 (Delayed departure), **you** can only claim under one section of this insurance for the same event.
- There is no cover if the only purpose of **your trip** is to attend a pre-booked and pre-paid event. Cover can be purchased separately for this type of **trip**.

Special conditions that apply to claims

1. **You** must be scheduled to arrive at the final departure point (for the international outbound and return legs of **your trip**) at least 2 and a half hours before the scheduled departure time of the **public transport** **you** are booked to travel on.
2. There must be at least 2 and a half hours between:
 - the scheduled arrival time of the **public transport** **you** have travelled on and
 - the scheduled departure time of the next outbound or return connecting **public transport**.
3. If **you** make a claim because **you** are delayed by something that happens on a motorway or dual carriageway, **you** must get (and, if necessary, pay for) confirmation or proof:
 - that something happened,
 - of where it happened,
 - of when it happened,
 - of the reason it happened and
 - of the length of the delay.

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. Anything related to a strike or industrial action which is taking place (or has been publicly announced) before the date this insurance was bought or at the time of booking any **trip**.
2. Anything related to an aircraft or sea vessel being withdrawn from service (even temporarily) on the recommendation of the Civil Aviation Authority, Port Authority or any regulatory body in a country to/from which **you** are travelling.
3. Anything related to an accident to or breakdown of the vehicle **you** are travelling unless **you** provide a repairer's report or other evidence.
4. Anything related to the breakdown of any vehicle **you** own which has not been serviced and maintained in accordance with the manufacturer's instructions.
5. Extra expenses where the scheduled **public transport** provider has offered alternative travel arrangements within 24 hours of the original departure time and they are of a similar standard and duration.

Section 7 - Personal belongings

What is covered

1. For each **insured person we** will pay either:
 - a. the cost of repair of items that are damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear
 - or
 - b. the market value of the item, allowing for wear and tear, for any items that are stolen, permanently lost or destroyed whilst on **your trip**.

The most **we** will pay **you** is:

- a. the amount shown in the 'Benefits at a glance' table on page 6 for any one item, pair or set
 - b. the amount shown in the 'Benefits at a glance' table on page 6 in total for all **valuables**.
2. **We** will also pay **you** up to the amount shown in the 'Benefits at a glance' table on page 6 for an emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost during the **outward journey** and not returned to **you** within 12 hours. **You** must give **us** written confirmation (from the **public transport** provider) of the number of hours the **baggage** was delayed.
If the item or items turn out to be permanently lost **we** will deduct the amount paid to **you** in compensation from the final amount that **we** pay under this section.
 3. **We** will also pay **you** up to the amount shown in the 'Benefits at a glance' table on page 6 for **accidental loss** of, theft of or damage to **your** prescribed medications.

Special conditions that apply to claims

1. **You** must report the incident to the local police in the country where it happened within 24 hours of discovering it, or as soon as **you** realistically can after that and get (and pay for, if necessary) a written report of the loss, theft or attempted theft.
2. If an item is lost, stolen or damaged while it is in the care of:
 - a **public transport** provider
 - authority
 - hotel or
 - **your** accommodation provider**you** must report details of the loss, theft or damage to them (in writing) and get written confirmation of this. If they charge to give this confirmation **you** must pay for it.
3. If an item is lost, stolen or damaged while it is in the care of an airline **you** must:
 - a. get a Property Irregularity Report from the airline.
 - b. tell the airline, in writing, about the claim (within the time limit stated in their conditions of carriage) and keep a copy.
 - c. keep all travel tickets and tags if **you** are going to make a claim under this insurance.
4. **You** must provide (and pay for, if necessary) an original receipt or **proof of ownership** for items that are lost, stolen or damaged to help **you** as evidence to support **your** claim.

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. Loss, theft of or damage to **valuables** left **unattended** at any time unless they are:
 - left in the custody of a **public transport** provider
 - placed in a hotel safe or safety deposit box or
 - left in **your** locked accommodation.
2. Loss, theft of, or damage to anything left **unattended** in a vehicle unless:
 - it is locked out of sight in a **secure baggage area** and
 - someone who is not authorised has used force to get into the vehicle and there is proof of this.
3. Loss or damage because of delay, confiscation or detention by customs or any other authority.
4. Loss, theft of or damage to:
 - **gadgets**
 - sports equipment
 - unset precious stones
 - contact or corneal lenses
 - hearing aids

- dental or medical fittings
 - antiques
 - musical instruments
 - motor accessories
 - documents of any kind
 - bonds
 - securities
 - samples
 - **business equipment** or business goods
 - tools of trade or other items used in connection with **your** business, trade, profession or **occupation**.
 - perishable goods (such as food)
 - bicycles
 - **personal money**
 - damage to suitcases (unless the suitcases are completely unusable as a result of one single incidence of damage).
5. Loss or damage because of cracking, scratching, or breakage of:
- china
 - glass (other than glass in watch faces, cameras, binoculars or telescopes)
 - porcelain or other brittle or fragile articles
- unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle which they are being carried in.
6. Loss or damage because of sports equipment being broken or damage to sports clothing whilst in use.
7. Loss or damage caused by:
- wear and tear
 - depreciation (loss in value)
 - atmospheric or climatic condition
 - moth
 - **vermin**
 - any process of cleaning repairing or restoring or
 - mechanical or electrical breakdown.

Section 8 - Sports equipment – owned or hired

This cover is designed to protect **your** sports equipment whilst **you** are away, whether it is **your** own or hired for the **trip**. This section below explains what is covered and how claims payments are calculated.

What is covered

We will pay the amount shown in the 'Benefits at a glance' table on page 6 for items:

- "Included as standard",
- or
- where **you** have paid an additional premium, the amount shown in **your policy schedule** for the "Optional sports equipment upgrade"

for:

- the loss of, or
- the theft of, or
- damage (including accidental water damage) to **your** sports equipment, whether owned by **you** or hired under formal rental agreement, during **your trip**.

The amount **we** will pay will be the value at today's price minus an amount for wear, tear and depreciation (loss of value).

We will also pay **you** up to the amount shown in the 'Benefits at a glance' table on page 6 for replacement of sports equipment if **your** sports equipment is temporarily lost during the outward journey and not returned to **you** within 12 hours. **You** must give **us** written confirmation (from the **public transport** provider) of the number of hours the equipment was delayed.

If the item or items turn out to be permanently lost **we** will deduct the amount paid to **you** in compensation from the final amount that **we** pay under this section.

Special conditions that apply to claims

- If **you** do not own **your** sporting equipment, it must have been hired under a formal rental agreement.

- If **your** sports equipment gets lost, stolen or damaged, **you** need to tell the local police within 24 hours and get a written report from them (which **you** might have to pay for).
- If **your** sports equipment is lost, stolen or damaged while with a **public transport** provider, hotel or **your** accommodation provider, **you** need to tell them in writing and get a written confirmation from them. **You** might have to pay for this.
- If **your** sports equipment is lost, stolen or damaged while with an airline, **you** must:
 - get a Property Irregularity Report from the airline
 - give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy of the written notice).
- Keep all travel tickets and tags if **you** are going to make a claim.
- **You** must provide an original receipt, proof of ownership or a formal rental agreement for items lost, stolen or damaged to support **your** claim. **You** might have to pay for this.

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. Loss, theft of or damage to **unattended** sports equipment in, or stolen from, a vehicle, unless:
 - a. it is locked out of sight in a **secure baggage area**, and
 - b. someone broke into the vehicle and there is proof of this.
2. Loss, theft of or damage to sports equipment because:
 - a. of delay
 - b. it is confiscated or kept by customs or any other authority.
3. Loss or damage caused by:
 - wear and tear
 - loss in value
 - weather conditions
 - moth
 - **vermin**
 - cleaning
 - repairing
 - restoring
 - mechanical or electrical breakdown.
4. Loss, theft or damage to sports equipment which **you** do not own and which is not hired under a formal rental agreement.
5. Any public liability caused when using sports equipment.

Section 9 - Personal money, passport & travel documents

What is covered

1. **We** will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 6 for:
 - the **accidental loss** of
 - the theft of, or
 - damage to**personal money** and **travel documents**.
2. **We** will also cover foreign currency during the 72 hours immediately before **you** leave on the **outward journey**.
Please note:
 - a. the most **we** will pay for bank notes, currency notes and coins is the amount shown in the 'Benefits at a glance' table on page 6.
 - b. the most **we** will pay for all other **personal money** and **travel documents** (including the cost of the emergency replacement or temporary passport or visa) is the amount shown in the 'Benefits at a glance' table on page 6.
3. **We** will pay up to the amount shown in the 'Benefits at a glance' table on page 6 for:
 - additional travel expenses and
 - accommodation expenses
 that **you** have to pay while **you** are outside **your home country** to get a replacement passport or visa (because it has been lost or stolen outside **your home country**) as long as these expenses are necessary.

Special conditions that apply to claims

1. **You** must:
 - report the incident to the local police (in the country where the loss, theft or damage happens) within 24 hours of discovering it (or as soon as possible after that) and
 - **you** must get a written report (which **you** might have to pay for).

2. If **personal money**, passports or **travel documents** are lost, stolen or damaged while they are in the care of **your** hotel or accommodation provider, **you** must:
 - report the details to the hotel or accommodation provider, in writing, and
 - get written confirmation (which **you** might have to pay for)
 - keep all travel tickets and tags to send in to support **your** claim.
3. If **travel documents** are lost, stolen or damaged while they are in the care of a **public transport** provider or authority, **you** must:
 - report it, in writing, to the **public transport** provider and
 - get written confirmation (which **you** might have to pay for).
4. If **travel documents** are lost, stolen or damaged whilst in the care of an airline **you** must:
 - give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy of the written notice) and
 - keep all travel tickets and tags to send in to support **your** claim.
5. **You** must provide (and pay for, if charged) an original receipt or **proof of ownership** for the items that are lost, stolen or damaged. This will help to support **your** claim.

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. Loss, theft or damage if the item is left **unattended** at any time unless **you** left it:
 - in the care of a **public transport** provider
 - in a hotel safe or safety deposit box or
 - left it in **your** locked accommodation.
2. Loss, theft of or damage to travellers' cheques if **you** have not met all the issuer's conditions or if the issuer provides a replacement service.
3. Loss or damage caused by:
 - the items being confiscated or kept by customs or any other authority
 - depreciation (loss in value)
 - changes in exchange rates or
 - shortages due error or omission.

Section 10 - Personal liability

What is covered

We will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 6 towards any amount (including legal costs and expenses) **you** have to pay (by law) as compensation for any claim (or series of claims) which are the result of any one event or which causes:

1. accidental **bodily injury**, death, **illness** or disease to any person who is:
 - not employed by **you**
 - not a **close relative** or
 - living with **you** but not paying for their own accommodation.
2. loss of, or damage to, property that does not belong to (and is not in the care of):
 - **you**
 - a **close relative** or
 - anyone in **your** employment.

Special conditions that apply to claims

1. **You** must tell **us**, in writing, about any incident which might lead to a claim as soon as possible.
2. **You** must send **us** any writ, summons, letter of claim or other document as soon as **you** get it.
3. **You** must not:
 - admit any liability
 - pay
 - offer to pay
 - promise to pay or
 - negotiate any claim
 without **our** written permission.

4. **We** can take over and carry out the defence of any claims for compensation or damages or anything else involving a third party in **your** name.

We will have total discretion in how to deal with any negotiation or proceedings, or in the settlement of any claim, and **you** must give **us** all the information and help **we** ask for.

5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. Compensation or legal costs related to:
 - a. **your** legal liability under the terms of any agreement or contract (such as a hire agreement).
 - b. **you** taking part in any business, trade, profession or **occupation** or the supply of goods or services (including any voluntary or unpaid work, for example, baby sitting).
 - c. **you** owning or using (or having in **your** possession) any aircraft, firearms or weapons.
 - d. any horse or, any dog which is defined under the Dangerous Dogs Act 1991 (and any amendments) which **you** own, look after or control.
 - e. **you** owning or using (or having in **your** possession) any vehicle, watercraft or leisure equipment that is motorised or mechanically or jet propelled.
 - f. the transmission of any contagious or infectious disease or virus.
 - g. something **you** deliberately did or did not do.

Section 11 - Legal advice & expenses

Please note: If **you** are paid compensation then everything **we** have paid will be repaid to **us** out of that compensation.

What is covered

We will pay up to the amount shown in the 'Benefits at a glance' table on page 6 for legal costs and expenses incurred in taking out a claim for compensation and damages if someone causes **your** accidental death or personal injury whilst on a **trip**. **We** must have complete control over the legal proceedings and the selection, appointment and control of lawyers and **you** must supply any reports, information and proof that **we** and/or the **claims handler** might need.

What is not covered

1. any costs to take out a claim against a carrier, travel agent, tour operator, tour **organiser**, **us** (the **insurer**) or anyone acting on **our** behalf;
2. any claims for legal proceedings through the contingency fee system in the USA or Canada,
3. any legal action where the estimated amount that will be recovered is less than £500,
4. any claim where, in **our** opinion, there are no reasonable prospects of success in getting compensation,
5. any costs that can be looked at under an arbitration scheme or a complaints procedure,
6. any legal expenses run up without first getting **our** or the **claims handler's** authorisation,
7. any claim made by one **insured person** against another **insured person** who is a **close relative**, a business associate, friend or **travelling companion**, regardless of whether they are insured by **us** or another insurer,
8. any claim for damage to a mechanically propelled vehicle,
9. legal expenses to bring proceedings in more than one country in respect of the same event.

Section 12 - Catastrophe cover

NOTE:

In this section the covered risks are:

- Hijack/kidnap
- Mugging and
- **Natural disaster**.

Section 12(a) - Hijack/kidnap

What is covered

If **you** are prevented from reaching **your** scheduled destination as a result of hijack of the aircraft or ship **you** are travelling in, **we** will pay **you** up to the maximum amount shown in the 'Benefits at a glance' table on page 6 for each full 24 hours of delay.

Special conditions that apply to claims

1. **You** must have not engaged in any political or other activity which would prejudice this insurance.
2. **You** have no family or business connections that could be expected to prejudice this insurance or increase **our** risk.
3. All **your** visas and documents are in order.
4. **You** must report the matter to the police as soon as practicable upon **your** release and provide **us** within 30 days of returning from the **trip** with a police report confirming that **you** were unlawfully detained and the dates of such detention.

It is important to know

This benefit is only payable if no claim is made under section 1 (Cancellation or cutting short **your** trip) or section 5 (Delayed departure).

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. Any claim that relates to paying ransom monies.
2. Any claim that relates to something **you** have, or have not, done which would be considered an offence by a court of **your home country** if it had been committed in **your home country**.
3. Any claim for **your** detainment, internment, hijack or kidnap if it has not been reported to, or investigated by, the police or local authority.

Section 12(b) - Mugging

What is covered

We will pay **you** up to the maximum amount shown in the 'Benefits at a glance' table on page 6 for each complete 24 hour period which **you** spend as an in-patient in hospital outside **your home country** as a direct result of injuries sustained whilst being mugged.

Special conditions that apply to claims

1. **You** must tell the medical assistance team as soon **you** can about any **bodily injury** caused by mugging. The **bodily injury** must need hospital treatment as an in-patient.
2. **You** must report to the local police in the country where the mugging happened within 24 hours of the incident, or as soon as **you** can after that and get a written report of the circumstances of the mugging (which **you** must pay for, if necessary).

What is not covered

The General Exclusions on pages 33-34 apply to this section:

Section 12(c) - Natural disaster

What is covered

We will pay **you** up to the maximum amount shown in the 'Benefits at a glance' table on page 6 for the extra travel or accommodation costs which **you** run up (and cannot get back) to continue with **your** pre-paid **trip** or, if the **trip** cannot be continued, for **you** to return to **your home country** if **you** are forced to move from **your** pre-booked and pre-paid accommodation outside of **your home country** because of:

- fire,
- lightning,
- explosion,
- earthquake,
- storm,
- tempest, hurricane,
- flood,
- medical **epidemic** or
- local Government directive

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. Any expenses if **you** decide not to travel or continue with **your trip** when official directives from the local or national authority say it is safe to do so.
2. Any cost or expense payable by (or recoverable from) the tour operator, airline, hotel or other provider of services.
3. Any cost or expense which result from circumstances which existed before **you** arrive at **your** pre-paid and pre-booked accommodation.

Section 13 - Gadget cover (*this cover is optional*)

What is covered

We will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 6 if, during **your trip**:

- **your gadget** is lost or stolen
 - **your gadget** is accidentally damaged
 - **your accessories** are **accidentally lost**, stolen or **accidentally damaged** at the same time as **your gadget**.
1. If **your gadget** is lost or stolen:
 - **we** will arrange for **your gadget** to be replaced with a similar refurbished make and model up to a maximum value shown in the "Benefits at a glance" table on page 6.

- **we** will pay **you** up the amount shown in the “Benefits at a glance” table on page 6 for the reimbursement of unauthorised calls or data download if **your** mobile phone is **accidentally lost** or stolen whilst on **your trip** and is used fraudulently.
2. If **your gadgets** are **accidentally damaged** **we** will arrange for **your gadget** to be repaired or, if it cannot be repaired, replaced with a similar refurbished make and model up to the maximum amount shown in the ‘Benefits at a glance’ table on page 6.
Please note: **you** will have to pay the cost of posting mobile phones or other small **gadgets**.
 3. If **your accessories** are **accidentally lost**, stolen or **accidentally damaged** at the same time as **your gadget** **we** will replace **your accessories** up to the amount shown in the “Benefits at a glance” table on page 6.

Special conditions that apply to claims

1. **You** are only covered for one replacement per item during the **period of insurance**.
2. **You** must report the incident to the local police in the country where it happened within 24 hours of discovering it, or as soon as **you** realistically can after that and get (and pay for, if necessary) a written report of the loss, theft or attempted theft.
3. If the **gadget** is lost, stolen or damaged while it is in the care of:
 - a **public transport** provider
 - authority
 - hotel or
 - **your** accommodation provider

you must report details of the loss, theft or damage to them (in writing) and get written confirmation of this. If they charge to give this confirmation **you** must pay for it.
4. **You** must provide (and pay for, if necessary) an original receipt or **proof of ownership** for **gadgets** that are lost, stolen or damaged to help **you** prove **your** claim.
5. **We** can either:
 - pay the cost of repairing **your gadget** or
 - replace **your gadget** with one of a similar value or
 - pay the cost of replacing **your gadget** at today’s value minus an amount for wear, tear and depreciation (loss of value)
6. **You** must block lost or stolen mobile phones with **your** network provider and give **us** proof that this has been done.

What is not covered

As well as the General Exclusions on pages 33-34 and the exclusions under section 7 (Personal belongings) the following things are not covered by this section:

1. If **your gadget** is lost or stolen **we** will not pay a claim if:
 - **your laptop computer** is **accidentally lost**,
 - **you** cannot provide **proof of ownership** and **proof of use**,
 - **your gadget** was in the possession of a third party (other than a **close relative** or person **you** are travelling with) at the time of the event giving rise to a claim under this insurance,
 - **your gadget** was placed in **checked-in baggage**,
 - **you** did not notify any loss or theft to the police, **your** carrier or tour operator’s representative and obtain a local independent written report during **your trip**,
 - **your** claim is for a mobile phone and **you** did not notify **your** service provider and blacklist **your** handset,
 - when away from **your** accommodation **your gadget** was not concealed on or about **your** person when not in use,
 - the **gadget** is left **unattended** when it is away from **your** holiday accommodation (including being in luggage during transit),
 - **your gadget** was left **unattended** in any motor vehicle, where **you** or someone acting on **your** behalf is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle’s windows and doors have been closed and locked and all security systems have been activated. A copy of the receipt for any repairs made following damage in gaining entry to the locked vehicle must be supplied with any claim,
 - the theft is from a building or premises without the use of force resulting in damage to the property. A copy of the receipt for any repairs made for such damage must be supplied with any claim,
 - **you** ask **us** to reimburse unauthorised calls or data if **you** did not report the loss or theft of **your** mobile phone to the service provider within 24 hours of discovery and **you** have not provided an itemised bill from **your** service provider,
 - any loss or damage to **your gadget** whilst in transit with a third party such as a courier or postal service,
 - **your gadget** is over the maximum value shown in the “Benefits at a glance” table on page 6 when new.
2. If **your gadgets** are **accidentally damaged** **we** will not pay a claim if:
 - **your gadget** was placed in **checked-in baggage**,
 - **your gadget** has been damaged by radiation, atmospheric or climatic conditions or age,
 - **you** ask **us** to repair any cosmetic damage, including scratches, dents and other visible defects that do not affect safety or performance,

- **you** are unable to provide **proof of ownership** and **proof of use** cannot be provided or evidenced,
 - **your gadget** is over the maximum value shown in the “Benefits at a glance” table on page 6 when new.
3. If **your accessories** are **accidentally lost**, stolen or **accidentally damaged** at the same time as **your gadget** we will not pay a claim if:
- **your gadget** and/or **accessories** were placed in **checked-in baggage**,
 - **your accessories** have been damaged by atmospheric or climatic conditions,
 - **you** ask **us** to repair any cosmetic damage, including scratches, dents and other visible defects that do not affect safety or performance,
 - **you** are unable to provide **proof of ownership** and **proof of use** cannot be provided or evidenced.

Section 14 - Winter sports *(this cover is optional)*

Please note:

- **You** will only be covered under this section of the policy if **you** are under 65 and have paid an extra premium and it is shown as being covered on **your policy schedule**.
- If **you** have bought annual multi-trip cover any **trips** for **winter sports** cannot add up to more than 17 days in total in each **period of insurance**.
- **Winter sports** include:

a) These sports and activities are covered with no restrictions unless stated.

Biathlon,

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

Dry slope skiing,

Glacier walking (accompanied by a qualified guide),

Ice skating, Indoor skiing/snowboarding,

Kick sledging,

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

Telemarking, Tobogganing,

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

b) These sports and activities are covered but there is no cover under section 10 (Personal liability) for any claims that happen as a result of taking part in these activities.

Alpine skiing,

Cat skiing (with a guide),

Husky sledge driving/passenger (no racing or mushing),

Ice windsurfing,

Langlauf,

Nordic skiing,

Ski biking/ski-dooing, Snow biking/go karting, Snow mobiling/scooting (guided tours only), Snow parascending, Snowcat driving, Speed skating.

What is covered

1. **You** will be covered for **winter sports** while **you** are:
 - inside the boundaries of an area specially designated for public use at a recognised resort and
 - not skiing or snowboarding in areas marked as ‘out of bounds’ or ‘hazardous’ by the piste authorities.

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. **Bodily injury** and damage to property because of **your** use of
 - sledges
 - skidoos
 - tracked or powered vehicles
 are not covered under any other section of this policy.

2. There is no cover for any activities that involve any form of:
 - racing
 - jumping or
 - competition.
3. There is no cover for **ski equipment** under section 7 (Personal belongings) (please see sub-section 14(a) (Ski equipment), below).
4. There is no cover under section 10 (Personal liability) for the **winter sports** activities shown in list **b)** within this section.

Section 14(a) - Ski equipment

What is covered

1. **We** will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 6 for:
 - the **accidental loss** of, or
 - the theft of, or
 - damage to

your own ski equipment, as long as the **ski equipment** is not over 5 years old.

The amount **we** will pay will be the value at today's prices minus a deduction for wear tear and loss of value (calculated from the table below).

Age of ski equipment :	Amount payable:
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The most **we** will pay for any one item, pair or set is the amount calculated from the table above or the amount shown in the 'Benefits at a glance' table on page 6, whichever is lower amount.

2. **We** will also pay **you** up to the amount shown in the 'Benefits at a glance' table on page 6 for:
 - the **accidental loss** of
 - the theft of or
 - damage to

your hired ski equipment.

The amount **we** will pay will be the value at today's prices.

3. **We** will also pay **you** up to the amount shown in the 'Benefits at a glance' table on page 6 for replacement of **ski equipment** if **your ski equipment** is temporarily lost during the outward journey and not returned to **you** within 12 hours. **You** must give **us** written confirmation (from the **public transport** provider) of the number of hours the equipment was delayed.

If the item or items turn out to be permanently lost **we** will deduct the amount paid to **you** in compensation from the final amount that **we** pay under this section.

Special conditions that apply to claims

1. If **your ski equipment** gets lost, stolen, or damaged, **you** need to tell the local police within 24 hours and get a written report from them (which **you** might have to pay for).
2. If **your ski equipment** is lost, stolen, or damaged while it is with a **public transport** provider, hotel or **your** accommodation provider, **you** need to tell them in writing and get a written confirmation from them. **You** might have to pay for this.
3. If **your ski equipment** is lost, stolen or damaged while with an airline **you** must:
 - get a Property Irregularity Report from the airline
 - give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy of the written notice)
 - keep all travel tickets and tags if **you** are going to make a claim.
4. **You** must provide an original receipt or **proof of ownership** for items lost, stolen or damaged to support **your** claim. **You** might have to pay for this.
5. **We** can choose whether to pay the cost of:
 - repairing the item
 - replacing **your** item with an equivalent one or
 - replacing **your** item minus an amount for wear, tear and loss of value.

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. Loss, theft of or damage to **unattended ski equipment** in, or stolen from, a vehicle unless:
 - it is locked out of sight in a **secure baggage area** and
 - someone broke into the vehicle and there is proof of this.
2. Loss, theft of or damage to **ski equipment** because:
 - of delay
 - it is confiscated or kept by customs or any other authority.
3. Loss or damage caused by:
 - wear and tear
 - loss in value
 - weather conditions
 - moth
 - **vermin**
 - cleaning
 - repairing
 - restoring or
 - mechanical or electrical breakdown.

Section 14(b) - Ski equipment hire

What is covered

If **your** hired **ski equipment** gets lost, stolen, or damaged, **we** will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 6 to hire replacement **ski equipment**. This also applies if **your ski equipment** is temporarily lost for more than 8 hours .

Special conditions that apply to claims

1. If **your ski equipment** gets lost, stolen or damaged, **you** need to tell the local police within 24 hours and get a written report from them (which **you** might have to pay for).
2. If **your ski equipment** is lost, stolen or damaged while with a **public transport** provider, hotel or **your** accommodation provider, **you** need to tell them in writing and get a written confirmation from them. **You** might have to pay for this.
3. If **your ski equipment** is lost, stolen or damaged while with an airline **you** must:
 - get a Property Irregularity Report from the airline
 - give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy of the written notice)
 - keep all travel tickets and tags if **you** are going to make a claim.
4. **You** must provide an original receipt or **proof of ownership** for items lost, stolen or damaged to support **your** claim. **You** might have to pay for this.

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. Loss, theft of or damage to **unattended ski equipment** in, or stolen from, a vehicle unless:
 - it is locked out of sight in a **secure baggage area** and
 - someone broke into the vehicle and there is proof of this.
2. Loss, theft of or damage to **ski equipment** because:
 - of delay
 - it is confiscated or kept by customs or any other authority.
3. Loss or damage caused by:
 - wear and tear
 - loss in value
 - weather conditions
 - moth
 - **vermin**
 - cleaning
 - repairing
 - restoring or
 - mechanical or electrical breakdown.

Section 14(c) - Ski pack

What is covered

1. **We** will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 6 for the part of **your** ski pack (for example ski school fees, lift passes, and rented **ski equipment**) that **you** did not use, after **your bodily injury, illness** or disease.
2. If **you** lose **your** lift pass, **we** will pay **you** for the unused part of it, up to the amount shown in the 'Benefits at a glance' table on page 6.

Special conditions that apply to claims

You need to give **us** written evidence (which **you** might have to pay for) from a **medical practitioner** saying that **your** injury, sickness, or disease stopped **you** from using **your** ski pack.

What is not covered

The General Exclusions on pages 33-34 apply to this section.

Section 14(d) - Piste closure

What is covered

We will pay **you**, up to the amount shown in the 'Benefits at a glance' table on page 6 for travel costs if **you** need to go to a different site or ski area because:

- there is not enough snow
- there is too much snow or
- an avalanche has closed the ski area/skiing facilities (not including cross-country skiing) where **you** were supposed to ski.

This cover only applies if:

- the ski area **you** booked is closed for more than 12 hours
- **your trip** is outside the **United Kingdom** during the ski season for the area **you** booked
- there are no other ski areas available.

Special conditions that apply to claims

You must get (and pay for) written proof from the relevant authority, ski lift operator or **your** tour operator's representative that:

- the ski area was closed and
- why it was closed.

What is not covered

As well as the General Exclusions on pages 33-34 the following things are not covered by this section:

1. Any situation where **you** are given transport costs, compensation or alternative skiing facilities.

Section 14(e) - Avalanche or landslide cover

What is covered

We will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 6 for:

- extra accommodation (room only) and
- travel costs

if **you** are delayed for more than 12 hours in reaching **your** booked resort or returning **home** because of an avalanche or landslide.

This cover only applies to **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

Special conditions that apply to claims

You must get (and pay for) written confirmation about the avalanche or landslide from the relevant authority or from **your** tour operator's representative.

What is not covered

The General Exclusions on pages 33-34 apply to this section.

Section 15 - Cruise cover (*this cover is optional*)

Please note: **You** will only be covered under this section of the policy if **you** have paid an extra premium and it is shown as being covered on **your policy schedule**.

What is covered

We will provide cover up to the amounts shown in the "Benefits at a glance" table on page 6 if:

- **you** miss embarkation
- **your formal cruise wear** is accidentally lost, stolen or damaged

- **your cruise** itinerary changes
- **you** run up extra emergency medical assistance costs

Please read the following sections for full details of the cover for each.

Section 15(a) - Missed embarkation cover

What is covered

If **you** cannot reach the departure point and check-in on time (meaning **you** miss **your** outbound departure) because:

- the vehicle **you** are travelling in breaks down, will not start or is involved in an accident, or
- **your public transport** is delayed, or
- **your** own vehicle is delayed because of unforeseen and unexpected road closures or heavy traffic (that would be reported on a recognised motoring association, Highways Agency, appropriate website, on television, radio, news bulletins or in the press),

we will pay up to the amount shown in the 'Benefits at a glance' table on page 6 for extra or alternative transport costs to get to the departure point or the next point of call if **you** cannot reach the departure point and check-in on time meaning **you** miss **your** outbound departure.

Special conditions that apply to claims

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

What is not covered

As well as the General Exclusions on pages 33-34 the following applies to this section:

- if **you** are travelling independently (and not as part of an integrated **cruise** package) **we** will not pay additional expenses if **your** planned arrival time at the port is less than 3 hours before the ship's departure time.

Section 15(b) - Formal cruise wear

What is covered

1. If **your formal cruise wear** is accidentally lost, stolen or damaged, **we** will pay up to the amount shown in the "Benefits at a glance" table on page 6 to either:

- replace it or
 - pay **you** to replace it
- (whichever **we** choose).

We will pay up to the market value of the item, allowing for age, wear and tear but not more than the original purchase price of any lost or damaged item.

2. **We** will pay up to the amount shown in the 'Benefits at a glance' table on page 6 if **your** own **formal cruise wear** is
 - misplaced,
 - lost or
 - stolen

on **your outward journey** from **your home country** for more than 12 hours (from the time **you** boarded **your cruise** ship). **You** must send **us** written confirmation of the loss.

If the loss is permanent, the amount **we** pay will be deducted from the final amount to be paid under this section.

Special conditions that apply to claims

1. If **your formal cruise wear** is lost or damaged whilst being transported by either the **cruise** ship's porters or other staff (or by any company **you** have paid to deliver it to **you** during **your trip**) **you** must keep **your** tickets and/or any other documents **you** have been given to acknowledge receipt of **your formal cruise wear** (or the luggage it was in).

You must report the loss or damage to the **cruise** ship's customer services department or the company that **you** have paid to deliver **your formal cruise wear** to **you** during **your trip** and **you** must get from either a report confirming the loss or damage to **your formal cruise wear** (or the luggage it was in).

2. For all damage claims **you** should keep the items in case **we** want to see them. **You** will need to get an estimate for repairs or a letter confirming that the damage is irreparable.
3. If **your formal cruise wear** is lost or stolen, **you** must report it to the **cruise** ship's security services within 24 hours of discovering it is gone and get a written report and reference number from them. **You** must also report the loss or theft to **your** tour operator's representative.

What is not covered

As well as the General Exclusions on pages 33-34 the following applies to this section:

We will not pay:

- for theft if **you** have not notified the **cruise** ship's security services and got a written report.
- any claim where **you** cannot:
 - provide the damaged items if **we** ask for them or
 - prove the existence of, or **your** ownership/purchase of, any item.
- any claim for **formal cruise wear** if it was left **unattended** except when left in the locked **trip** accommodation and entry was by violent and forcible means.

Section 15(c) - Cruise itinerary changes

What is covered

We will pay each **insured person** up to the amount shown in the 'Benefits at a glance' table on page 6 for each missed port if a scheduled port visit is cancelled and no alternative port is offered.

Special conditions that apply to claims

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

What is not covered

As well as the General Exclusions on pages 33-34 the following applies to this section:

We will not pay any claim:

- if the reason for the cancelled port visit is strike or industrial action,
- if **your cruise** ship cannot get passengers ashore because the **cruise** ship tender operation has failed,
- if **you** have been offered an amount of money as compensation (including on-board credit) by the **cruise** ship or **your** tour operator.

Section 15(d) - Additional emergency medical, repatriation & other expenses

Please note: It is important that **you** read the sections 'Pre-existing medical conditions' on page 9 and 'Pregnancy' on pages 10-11.

What is covered

We will pay up to the amounts shown in the 'Benefits at a glance' table on page 6, if **you** get **ill** or are injured, during **your trip**:

1. for getting **you** from the ship to the shore (including emergency air evacuation if necessary and approved, in advance, by the medical assistance team).
2. for on-board fees or charges for medical, surgical, hospital, nursing services or supplies.
3. if **you** cannot go on a shore excursion because ship's **medical practitioner** has told **you** to stay in **your** cabin. The excursion must have been booked and paid for in **your home country** before the **trip** and non-refundable.
4. if **you** have to stay confined in **your** cabin, if told to by the ship's **medical practitioner**.

Special conditions that apply to claims

You must get written confirmation that **you** had to stay in **your** cabin from the ship's **medical practitioner**.

What is not covered

As well as the General Exclusions on pages 33-34 the following applies to this section:

We will not pay:

- for any pre-arranged treatment, any routine non-emergency tests or treatment or any treatment that **you** have chosen.
- any claim if **you** did not have the recommended vaccines, inoculations or medications before the **trip**.
- any claim if, after booking a **trip**, **you** discover that travel whilst pregnant is advised against or **you** cannot have the appropriate vaccinations for that country.
- for any services or treatment that, in the opinion of the medical assistance team in consultation with **your medical practitioner**, can wait until **you** return to **your home country**.
- for any services or treatment **you** have after the date when the medical assistance team believes **you** can safely return **home**, if those services or treatment would cost more than it would cost to return **you** to **your home country**.
- for providing, or making repairs to, artificial limbs, hearing aids, dentures, crowns or veneers.
- for any dental work using precious metals.
- for any dental work or treatment which could wait until **your** return **home**.
- any costs for treatment, including exploratory tests, that is nothing to do with the **illness** or injury being claimed for.

ACTIVITIES

There are 3 Activity Packs for **you** to choose from. Activities listed in pack 1 are automatically covered under this policy.

You can choose packs 2 or 3 for an extra premium. The activity pack **you** have chosen will be shown on **your policy schedule**.

Please note:

- **You** must make sure that the activity is properly supervised and that **you** wear the correct safety equipment (such as protective headwear, life jackets etc.)
- No activity is covered if **you** are racing.

Activity Pack 1

1a) These sports and activities are covered as standard with no restrictions unless stated.

Abseiling, Aerobics, Airboarding, Angling/Fishing, Animal sanctuary (non big game), Archaeological digging, Archery, Assault course, Athletics (amateur field & track events),

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

Camel riding/trekking (UK booked, organised tour only, no jumping, racing or hunting), Canoeing (white water up to Grade 3 rivers), Catamaran sailing (in-shore, or on inland waters), Cave tubing, Climbing wall (indoor/outdoor up to 25m), Cricket, Croquet, Cross country running, Curling, Cycle touring/leisure biking (up to 1,000m),

Dancing, Darts, Disc golf, Diving (indoor up to 5m), Dodgeball, Dry slope skiing,

Escape activity/jailbreak (United Kingdom only),

Falconry, Fell walking (walking/running/rambling/trekking – up to 1,000m), Fencing, Fives, Flag football, Flying (as a passenger in a fully licensed passenger carrying helicopter or aircraft only), Flying fox, Football/soccer (practice & training), Frisbee (recreational),

Geocaching (up to 3,000m), Glass bottom boats, Gliding (as a passenger only), Golf, Gymnastics,

Handball, Heptathlon, Highland games, Hiking (in a group up to 1,000m), Hockey/Shinty, Hockey (field - organised amateur match), Horse riding/hacking (no jumping, hunting, rodeo or polo), Hot air ballooning, Hovercraft (driving or as a passenger), Hurling,

Ice skating (dedicated ice rink only, no ice hockey or speed skating), Indoor climbing, Indoor skating (not ice),

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

Kayaking (white water up to Grade 3 rivers), Kiting, Korfball,

Lacrosse, Laser tag, Low ropes,

Marathons/marathon running (1 day events only), Mini golf, Model sports, Mountain biking (up to 1,000m), Mountain walking/mountaineering (up to 1,000m),

Netball,

Octopush, Orienteering,

Paddleboarding (in-shore), Passenger on a Sledge, Pedaloes, Petanque, Peteca, Pigeon racing, Pony trekking, Pool/Billiards/Snooker,

Quoits,

Rafting (white water up to Grade 3 rivers), Rambling (in a group up to 1,000m), Rap jumping/running, River punting, River tubing, Roller blading/In-Line skating/Roller skating, Rounders/Softball, Rowing (in-shore & recreational), Running (including for charity purposes),

Scuba diving to a maximum depth of 30 metres below sea level (no solo diving - if unqualified must be accompanied by a qualified instructor or dive master - no commercial/professional/technical/cave/cavern/ice/enriched air/free/tutor or wreck diving), Sea fishing (in-shore), Segway (supervised & non-competitive), Shinty, Skate boarding/Scooters (non-motorised), Snorkelling (inside marked areas and/or with lifeguard present, in-shore), Softball, Spear fishing (without tanks), Squash/Rackets/Racquetball, Stoolball, Street hockey, Swimming (if in open water within 3 nautical miles of land), Swimming off a boat (with a qualified supervisor in attendance ie a lifeguard, in-shore), Swimming with dolphins, Swimming with killer whales/orcas,

Table tennis, Target shooting, Ten pin bowling, Tennis, Theme parks, Trampoline, Trekking (in a group up to 1,000m), Tubing, Tug of war,

Via ferratta, Volleyball,

Wakeboarding (in-shore), Water parks, Water polo (swimming pools only), Water-skiing, Water-ski jumping, Weight lifting (training), Whale watching (professionally organised), Wicker basket tobogganing, Wind tunnel flying,

Yachting (in-shore - crewing), Yoga,

Zap cats, Zip lining/trekking, Zorbing.

1b) These sports and activities are covered as standard but there is no cover under section 10 (Personal liability) for any claims that happen as a result of taking part in these activities.

Bamboo rafting, Banana boating,

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

Dinghy sailing (**in-shore**, or on inland waters), Dragon boat racing, Driving a car or riding a motorcycle, moped or scooter with an engine capacity up to 125cc (on public roads only and only if licenced in **your home country** to drive or ride on the road in **your home country**),

E-bike touring/leisure (up to 1,000m),

Model flying, Motor boating,

Narrowboat/canal cruising (inland waters only),

Paintballing,

Rifle range shooting, Ringos,

Sailing (**in-shore**, or inland waters), Small bore target shooting,

Tall ship sailing,

Yachting (**in-shore**, or inland waters).

1c) These sports and activities are covered as standard but there is no cover under section 4 (Personal accident) or section 10 (Personal liability) for any claims that happen as a result of taking part in these activities.

Go karting

Jet skiing,

Sand yachting, Speed sailing.

Activity Pack 2

2a) These sports and activities are covered with no restrictions if **you** pay an extra premium.

Airsoft,

Camel riding/trekking (not **UK** booked, organised tour only, no jumping, racing or hunting), Canopy/treetop walking,

Deep sea fishing, Dune bashing/sliding/wadi bugging,

Fell running (between 1,001m and 2,000m)

High diving (up to 10m, excluding cliff diving), Hiking/Mountain walking/Trekking (in a group, between 1,001m and 2,000m)
Hydrozorbng,

Mountain biking (between 1,000m and 2,000m),

Roller hockey,

Shark cage diving, Summer tobogganing,

Triathlon.

2b) These sports and activities are covered within the extra premium but there is no cover under section 10 (Personal liability) for any claims that happen as a result of taking part in these activities.

E-bike touring/leisure (between 1,001m and 2,000m).

2c) These sports and activities are covered within the extra premium but there is no cover under section 4 (Personal accident) or section 10 (Personal liability) for any claims that happen as a result of taking part in these activities.

Ice go karting,

Mud bugging.

Activity Pack 3

3a) These sports and activities are covered with no restrictions if **you** pay an extra premium.

Canoeing (white water grades 4-5), Cycle touring/leisure biking (between 2,001m and 3,000m),

Fell walking, running, rambling or trekking – maximum 3,000 metres altitude (between 2,001m and 3,000m),

Grass/land skiing,

Hiking/Mountain walking/Trekking (in a group, between 2,001m and 3,000m),

Judo (organised training only),

Karate (organised training only), Kayaking (white water grades 4-5),

Mountain biking (between 2,001m and 3,000m),

Parasailing/parascending (over land), Polo cross,

Rafting (white water grades 4-5).

3b) These sports and activities are covered within the extra premium but there is no cover under section 10 (Personal liability) for any claims that happen as a result of taking part in these activities.

E-bike touring/leisure (between 2,001m and 3,000m).

3c) These sports and activities are covered within the extra premium but there is no cover under section 4 (Personal accident) or section 10 (Personal liability) for any claims that happen as a result of taking part in these activities.

Blokarting,

Caving/pot holing,

Kite boarding, Kite bugging,

Land yachting,

Parapenting/paraponting/paragliding,

Street luge.

What is Not Covered

As well as the General Exclusions on pages 33-34 anything related to the following are not covered:

1. Diving:

- without holding a recognised certificate for that type of diving
- while not being instructed by a professional
- without the proper equipment
- against recognised codes of good practice (for example PADI or BSAC)
- to a depth of more than 30 metres
- solo
- at night
- as part of an organised cave dive
- for hire or reward
- if **you** are under age 12
- if **you** are aged 65 to 79 **you** must have full medical clearance.

2. Flying other than on a commercial flight to **your home country** as part of the return journey of **your trip**:

- within 24 hours of **your** last dive or
- while suffering with a cold, flu, infection or sinus/ear problem.

GENERAL EXCLUSIONS That Apply to Every Section

These exclusions apply to all sections of cover.

Please read them and any specific exclusions for the cover sections **you** are claiming under.

We will not provide any cover for:

1. Any policy excess (unless **you** have chosen to take out 'Excess Waiver').
2. Any claim if **you** do not meet the requirements of 'Who can take out this insurance' on page 8
3. Any costs or expenses which are not directly related to the incident which caused the claim.
4. **You** taking part in, or practicing, any **professional sport** or professional entertaining.
5. **You** taking part in, or practicing, any other sport or activity unless it is shown in the 'Activities' list on pages 31-33 and **you** have paid any extra premium required.
6. Alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner** (but not for the treatment of drug addiction), or solvent abuse.
7. **Your** suicide or attempted suicide, self-injury or **you** deliberately putting **yourself** at risk (unless **you** were trying to save another person's life).
8. **You** causing damage or injury on purpose.
9. **You** breaking the law, or not following the laws of any country or local authority.
10. Travel to a specific country or to an area where the Foreign, Commonwealth & Development Office (FCDO) advised against all travel at the time **you** purchased **your** policy or booked **your trip** (whichever is later).

11. Any travel if the **UK** Government or World Health Organisation (WHO) has advised against all travel (for example, in the event of an **epidemic** or pandemic).
12. Any claim if the tour operator or anyone providing **your** accommodation does not fulfil the booking **you** have with them for any reason.
13. **We** will not pay:
 - any benefits for **bodily injury** or **illness** or
 - for any loss, damage, liability, cost or expensewhether caused deliberately or accidentally by:
 - a. the use of, or inability to use, any computer, computer application, computer software or programme
 - b. any computer virus
 - c. any computer related hoax relating to a. and/or b. above.

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

14. **War** or acts of **terrorism**.

- a. **You** taking part in:
 - **active war**
 - **war**
 - invasion
 - acts of foreign enemies
 - hostilities or warlike operations (regardless of whether **war** is declared or not)
 - **civil war**
 - rebellion
 - revolution
 - insurrection
 - riot or civil commotion
 - military or usurped power or
- b. any act of **terrorism** or
- c. any act of **war** or **terrorism** involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.

However, this exclusion does not apply to claims under section 2 (Emergency medical, repatriation and other expenses), provided:

- The act of **terrorism** is not of a nuclear nature.
- At the time of travel, the **insured person** is not travelling to a country or area listed by the Foreign, Commonwealth & Development Office (FCDO) as a place advised against all travel (apart from 'essential travel').

15. Nuclear risks

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

GENERAL CONDITIONS That Apply to Every Section

Transferring Your Policy

This insurance cannot be transferred to anyone else unless **you** inform **us** in writing and receive confirmation that **your** request is acceptable to **us**.

Other Insurance

If, at the time of a valid claim under this policy there is another insurance policy in force which covers **you** for the same loss or expense (for example a Home Contents Policy), **we** might try to get some or all of **our** costs back from the other **insurer**. **You** must give **us** any help or information **we** ask for.

Precautions

You must always take precautions to avoid injury, **illness**, disease, loss, theft or damage and take steps to safeguard **your** property from loss or damage and to get property that has been lost or stolen back.

Claims money

All claims will be paid in pounds sterling unless **we** have agreed to something else.

Money you are not entitled to

If **we** pay **you** for anything that is not actually covered by this insurance, **you** must pay this back.

Children under 18

Children may travel independently. **Children** under the age of 18 years must have the permission of their parent and/or guardian and be accompanied by a **responsible adult** during the **trip**.

MAKING A CLAIM

What to do if you need medical help on your trip

Healix provides a 24 hour service 365 days a year on **our** behalf. **You** can contact Healix by using the following:

Tel: **+44 (0) 203 869 1108**

Email: **internationalhealthcare@healix.com**

For out-patient treatment costing less than £500, it is recommended that **you** pay the hospital/clinic **yourself** and claim back medical expenses from **us** on **your** return to **your home country**.

You must contact Healix as soon as possible in the case of a serious medical emergency abroad:

- if **you** will, or might, need to stay in hospital,
- if **you** have hospital treatment or
- for other emergencies (for example the need to change travel arrangements and return **home** because a **close relative** has become seriously **ill**).

When calling Healix for help, please provide the following information:

- The policy number (shown on the **policy schedule**) and the **policyholder's** name.
- **Your** name and the address **you** are staying at.
- The phone number **you** are calling from.
- The nature of the emergency.
- The name and phone number of the **medical practitioner** and hospital treating **you** (if appropriate).

Not contacting Healix, or not following their instructions, could affect **your** claim. Healix must agree, any emergency travel expenses involving air travel beforehand. If it is not possible to make contact with Healix before **you** are admitted to hospital or before any medical expenses are run up, because emergency treatment is required **you** must contact them as soon as **you** can.

Private medical treatment is not covered in countries where reciprocal health agreements entitle **you** to benefit from public health care arrangements unless authorised by Healix. Healix has the medical expertise, contacts and facilities to help **you** if **you** are injured in an accident or fall **ill**. Healix will also arrange transport **home** when this is considered to be medically necessary or when **you** are told about the **illness** or death of a **close relative** or a **close business associate** at **home**.

Payment for medical treatment abroad

If **you** are admitted to a hospital/clinic while abroad, Healix will arrange for any medical expenses which are covered by the insurance to be paid direct to the hospital/clinic. To take advantage of this benefit:

- someone must contact Healix for **you** as soon as possible;
- **you** should be careful if **you** are asked to sign for excessive treatment or charges. If **you** are in any doubt, **you** should call Healix for guidance and to authorise the costs.
- be careful not to hand over **your** passport or other identification documents to the hospital/clinic.

Reporting all other claims (other than Gadget claims)

You must report any other claim as soon as possible, preferably within 31 days of any incident which might lead to a claim under this insurance. Also, **you** must contact **our claims handler** as soon as **you** find out about any condition or circumstances which may cause a **trip** to be cancelled or cut short. If **you** need to make a claim, please contact Roger Rich & Company Part of the Claims Consortium Group, who handle claims on **our** behalf:

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

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

Write to: Travel Claims, Roger Rich & Company, 2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire OX7 5SR

Opening Hours: Monday to Friday 9am to 5.30pm (GMT)

Reporting Gadget claims

Phone: **0345 030 8135** (this is a basic rate number)

Email:

- for new claims not submitted via ENOL: **Valid8-GadgetAdmin@davies-group.com**
- for existing claims: **gadgetclaims@davies-group.com**

Write to: Davies Group Limited, P.O Box 2801, STOKE-ON-TRENT, ST4 9DN

Providing information to support your claim

You will need to give certain information for **your** claim to be assessed properly. This information will vary depending on which section of cover **you** are claiming under. Examples of the types of information **your claims handler** will need are given below, but they might need other evidence from **you**.

Further details are given within each section of cover, and **your claims handler** will tell **you** exactly what information **you** need to give them in relation to **your** own claim.

Note:

Unless **we** agree to pay for any information, for example a medical examination (which **you** must agree to have if asked), **you** will need to pay for the information/evidence **yourself**.

Medical Certificates	<p>A medical certificate from the treating medical practitioner practitioner treating you (or from a consultant specialising in a relevant field) explaining why you:</p> <ul style="list-style-type: none">• needed medical attention,• could not travel,• were forced to cancel, extend, cut short or forfeit any pre-arranged plans or paid-for activities, or• needed to rearrange any travel plans
Police (or other Authority) Reports	<p>A report from the local police or other relevant authority in the country where the incident happened confirming:</p> <ul style="list-style-type: none">• dates• circumstances• further details of the loss/theft/attempted theft/mugging/damage/quarantine/lawful or unlawful detention.
Travel Tickets & Baggage Tags	<ul style="list-style-type: none">• All travel tickets (including any unused travel tickets) and• baggage tags.
Receipts, Bills, Valuations & Proof of ownership	<ul style="list-style-type: none">• An original receipt, valuation or proof of ownership for items, currency or documents which are lost, stolen, damaged, repaired, replaced, purchased or hired as emergency temporary replacements.• Receipts or bills for any costs for in-patient/out-patient treatment, telephone calls, emergency dental treatment, transport, accommodation, hospital or medical costs and any other charges or expenses which you want to be considered as part of a claim.
Confirmation Letters, Reports, Invoices & Notices	<p>Confirmation of the loss, delay, failure, cancellation or circumstance leading to the claim in the form of a:</p> <ul style="list-style-type: none">• letter• invoice• report or• notice of cancellation from (as appropriate) your:<ul style="list-style-type: none">- tour operator or their representative- airline- baggage handler- service provider- retailer- hotel or accommodation provider- emergency service- commanding officer- event organiser- public transport provider or- relevant authority.
Death Certificates	<p>For any claim involving death an original death certificate will be required.</p>

Getting Medical Treatment Abroad

European/Global Health Insurance Card (EHIC and GHIC)

- If **you** already have a valid EHIC, it will continue to entitle **you** to reduced-cost (sometimes free) medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland.
The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of **your** EHIC.
- If **you** do not have a valid EHIC, or it is due to expire before **you** travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost (sometimes free,) medical treatment that becomes necessary while **you** are in a European Union (EU) country.
- These cards only give access to state-provided medical treatment. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** might have to make a contribution to the cost of **your** care.
- **You** can apply for an GHIC online at www.ghic.org.uk or by calling 0300 330 1350.

Please note:

The EHIC/GHIC do not cover the cost of:

- medical treatment in a private hospital or clinic,
- the additional cost of returning to **your home country** or
- for a **close relative** to stay or fly out to be with **you**.

In a medical emergency **you** might not have any control over the hospital **you** are taken to and the closest hospital might be private.

Australia

- If **you** are travelling to Australia **you** should enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia.

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

Claims Conditions

1. Claims procedure and notification:

You must report claims using the procedures and contact options detailed in this 'Making a claim' section.

The claim must be reported as soon as possible and, preferably, within 31 days of any **bodily injury, illness**, disease, incident, event, redundancy or the discovery of any loss, theft or damage which might lead to a claim under this insurance.

You must also tell **your claims handler** if **you** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **your claims handler** as soon as possible. **You**, or anyone acting on **your** behalf, must not negotiate, admit or repudiate (refuse) any claim without **your claims handler's** permission in writing.

2. Claims evidence

Your claims handler will need **you** to give them (and, if necessary, pay for), all the evidence they need to fully assess **your** claim. **You** must have any medical examinations **your claims handler** decides are necessary. **your claims handler** will pay for these. They might ask (and pay) for a post mortem examination in the event of accidental death.

3. Property

You must keep any property which is damaged and, if asked, send it to **your claims handler** at **your** own expense. If **we** pay a claim for the full value of the property and it is then recovered, it will then become **our** property. **We** may refuse to reimburse **you** for any property which **you** cannot provide **proof of ownership** for (such as an original receipt, a valuation, user manual or bank or credit card statements).

4. Transferring of rights

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

5. Fraudulent claims or misleading information

We take fraud prevention very seriously to keep premium rates down so that **you** do not have to pay for other people's dishonesty. If any claim made by **you** or anyone acting on **your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **we** might:

- not pay **your** claim and
- recover (from **you**) any payments **we** have already made in respect of that claim and
- terminate **your** insurance from the time of the fraudulent act and
- inform the police of the fraudulent act.

If **your** insurance is terminated from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and **we** might not return any of the insurance premium(s) already paid.

CANCELLATION OF THE POLICY

Your cancellation rights in the first 14 days

You have the right to cancel this policy within 14 days from the date **you** receive the policy booklet at the start of the insurance provided that no person insured by the policy has travelled and no claim has been made.

If **you** decide to cancel **your** policy, **you** will be entitled to a full refund of premium provided that:

- no **insured person** has travelled and
- no claim has been made and
- no claim is going to be made.

Your cancellation rights after the first 14 days

If **you** want to cancel this policy after the first 14 days, the amount **you** get back will depend on whether **you** have bought a single trip policy or an annual multi-trip policy.

- If **you** have bought a single trip policy **you** will get a refund of the premium paid, less deduction 30% for the cancellation cover **you** have already received.
- If **you** have bought an annual multi-trip policy **you** will get a percentage of **your** premium back depending on how long **you** have had the policy when **you** decide to cancel it. The table below shows how much **you** will get back.

Time you have had cover:	Amount you will get back:
up to two months	60%
up to three month	50%
up to four months	40%
up to five months	30%
up to six months	25%
Six months or over	No refund

Our cancellation rights

If **you** have bought a single trip policy **we** will not cancel the policy during its lifetime as long as:

- **you** pay the premium;
- neither **you** nor any other person insured by this policy commits fraud.

If **you** have bought an annual multi-trip policy

- neither **you** nor any other person insured by this policy, commit fraud; or
- the risk **we** agreed to insure changes significantly (for example because activities **you** intend to be involved in during any **trip** change, or because **you** develop new **medical conditions** after the insurance starts). If **we** cancel the policy for this reason, **you** will be given at least 60 days' notice in writing and will be entitled to a refund of premium which will be calculated according to the number of days remaining in the **period of insurance**.

RENEWING YOUR POLICY

PJ Hayman & Company Limited will contact **you** 21 days before **your** current **period of insurance** ends to ask whether **you** wish to renew **your** policy. They will also tell **you** about any changes to the premium and/or the policy terms and conditions.

Your policy will not renew automatically. If **you** want to buy a new policy **you** can call **02392 419 888**. **You** will be given a new **policy schedule** and policy booklet.

If any of **your** personal details have changed, please tell PJ Hayman & Company Limited. Their contact details are shown on page 4 of this policy booklet.

HOW TO MAKE A COMPLAINT

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

If **you** do want to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note that if **you** want to make **your** complaint directly to Lloyd's in the first place, **you** can do so by using the contact information referenced in Step 2 below.

Step 1:

Firstly, if **your** complaint is about a claim, please direct it to the relevant **claims handler**:

All Claims (other than Gadget claims)

Roger Rich & Company Part of the Claims Consortium Group

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

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

Write to: 2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire OX7 5SR

Gadget Claims

Davies Group Limited

Phone: **0345 030 8135** (this is a basic rate number)

Email: **gadgetclaims@davies-group.com**

Write to: P.O Box 2801, STOKE-ON-TRENT, ST4 9DN

If **your** complaint is not about a claim, please direct it to:

PJ Hayman & Company Limited

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

Email: **customerservices@pjhayman.com**

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

Step 2:

If **you** are still unhappy with the outcome of **your** complaint from PJ Hayman & Company Limited or **your claims handler** you may refer **your** complaint to Lloyd's. Lloyd's contact information is:

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

Tel: **+44 (0)20 7327 5693** (this is a basic rate number)

Email: **complaints@lloyds.com**

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

Details of Lloyd's complaints procedure are set out in a leaflet "How **We** Will Handle **Your** Complaint", which is available at the website address above. Alternatively, **you** may ask Lloyd's for a hard copy.

Step 3:

If **you** are still unhappy after Lloyd's has looked at **your** complaint, **you** might have the right to refer **your** complaint to an alternative dispute resolution (ADR) body.

If **you** live in the **United Kingdom** the contact information is:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

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

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

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

Website: **www.financial-ombudsman.org.uk**

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

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

Tel: **+44 (0) 1624 686500**

Fax: **+44 (0) 1624 686504**

Email: **ombudsman@iomoft.gov.im**

Website: **https://www.gov.im/oft/ombudsman/**

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

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

Jersey: **+44 (0)1534 748610**

Guernsey: **+44 (0)1481 722218**

International **+44 1534 748610**

Fax: **+44 1534 747629**

Email: **enquiries@ci-fo.org**

Website: **www.ci-fo.org**

LEGAL, REGULATORY & OTHER INFORMATION

The Insurance Contract

This policy booklet and **your policy schedule** are **your** insurance documents and make up the contract between **you** and **us**. The contract does not give rights to anyone else. No-one else has the right to enforce any part of this contract.

It is important that **you** read this policy booklet carefully along with **your policy schedule** so **you** can be sure what cover is provided and to check that it meets **your** needs.

This policy booklet and **your policy schedule** are issued to **you** by PJ Hayman & Company Limited in its capacity as **our** agent under contract reference B6839AH0322025.

In exchange for payment of the premium shown in **your policy schedule**, **you** are insured in line with the terms & conditions in these documents (and any amendments made to them) for the period of cover.

Signed by



Authorised signatory of PJ Hayman & Company Limited

Stansted House, Rowlands Castle, Hampshire PO9 6DX

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** might be entitled to compensation from the scheme if **we** cannot meet **our** obligations to **you** under this contract. **You** can get more information from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website: www.fscs.org.uk

Who Does What?

- This insurance was arranged by PJ Hayman & Company Limited. Their contact details are provided on page 4.
- The insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopius Managing Agents Limited. Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lloyd's Syndicate 4444 is referred to as "**we**", "**us**" and "**our**" in this policy booklet.
- Healix provides 24 Hour Emergency Assistance on **our** behalf.

All other claims (other than Gadget claims) are handled by Roger Rich & Company Part of the Claims Consortium Group on **our** behalf.

Gadget claims are handled by Davies Group Limited on **our** behalf.

Contact details are given in the 'Making a Claim' section on pages 35-37 which also gives full details of what to do in a medical or other emergency on **your trip** and how to make a claim under the policy.

Data Protection Notice

We are the data controller (as defined by the Data Protection Act 1998 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process **your** personal information.

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to **our** Privacy Notice which is available on **our** website www.canopius.com.

If **you** do not have access to the Internet, please write to the Group Data Protection Officer (address below) with **your** address and a copy will be sent to **you** in the post.

In summary:

We may, as part of **our** agreement with **you** under this contract, collect personal information about **you**, including:

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

We will also collect personal information about any additional people who **you** wish to be insured under the policy.

We collect and process **your** personal information for the purpose of insurance and claims administration.

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

Your personal information may be shared with third parties which supply services to **us** or which process information on **our** behalf (for example, premium collection and claims validation, or for communication purposes related to **your** cover). **We** will ensure that they keep **your** information secure and do not use it for purposes other than those that **we** have specified in **our** Privacy Notice.

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

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

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

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

Group Data Protection Officer, Canopus Managing Agents Limited, Gallery 9, One Lime Street, London EC3M 7HA UK

privacy@canopus.com

T + 44 20 7337 3700

Law and Jurisdiction

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

Sanctions

You agree that any cover, the payment of any claim and any benefit provided under **your** Policy will be suspended, to the extent that providing any cover, the payment of any claim or the provision of any benefit would expose **us** to any sanction, prohibition or restriction under any:

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

The suspension will continue until **we** are no longer exposed to any sanction, prohibition or restriction.

Safeguarding Your Premium and Claim Payments

All premium payments from **you** and due to **us** for this policy will be held by PJ Hayman & Company Limited on **our** behalf. PJ Hayman & Company Limited will also hold any premium refund that is due to **you** from **us**.

Any claim payments that are due to **you** from **us** will be paid to **you** by **your claims handler**:

- Roger Rich & Company Part of the Claims Consortium Group for all claims other than Gadget claims.
- Davies Group Limited for Gadget claims.

In these roles, PJ Hayman & Company Limited and **your claims handler** are acting as **our** agents. This means that once a premium is paid to the agent it is considered to have been received by **us** and that all claim payments and premium refunds are not considered to have been paid until **you** have received them.

Several Liability

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

The Insurer

This insurance is underwritten by Lloyd's Syndicate 4444, which is managed by Canopus Managing Agents Limited. Registered Office: Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London EC2N 4BQ. It is registered in England under no. 01514453.

Regulatory Details

- Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847.
- PJ Hayman & Company Limited has its registered office at Stansted House, Rowlands Castle, Hampshire PO9 6DX (registered number 2534965). PJ Hayman & Company Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference: 497103.

MEANING OF WORDS

Whenever the following words or expressions appear in **bold** in this policy booklet, they have the meaning given below.

"Accessories" means additional items that come with **your gadget** which are valued at £150 or less. For example: chargers, carrying cases, headphones, hands-free mounting kits and USB cables.

Please note that sim cards and wearables are not covered.

"Accidental damage/accidentally damaged" means any unintentional and unexpected damage that happens to **your gadget**.

"Accidental loss/accidentally lost" means the **gadget** or prescribed medication has been accidentally left by **you** in a location and **you** are permanently unable to use it.

"Activity list" means the list of activities that **you** have chosen. This 'Activity list' is on pages 31-33.

"Active war" means **you** actively taking part in a **war** where **you** are considered, by English Law, to be under instruction from or employed by the armed forces of any country.

“**Baggage**” means luggage, clothing, personal belongings, **valuables** and other articles which belong to **you** (or which **you** are legally responsible for) which are worn, used or carried by **you** during any **trip**. It does not include sports equipment, **gadgets**, **business equipment**, **ski equipment**, **golf equipment**, **personal money** or **travel documents**.

“**Bodily injury**” means an identifiable physical injury, which happens during a **trip** which takes place during the **period of insurance**. It must be caused by sudden, unexpected, external and visible means and includes injury because of unavoidable exposure to severe weather conditions.

“**Business equipment**” means equipment which either:

- belongs to **your** employer or
- is owned by **you** and used as part of **your** trade, profession or **occupation**.

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

“**Children/Child**” means **your** or **your** partner’s **children** or grandchildren, including step-**children**, step-grandchildren and fostered or adopted **children** or grandchildren, provided that they are:

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

“**Claims handler**” means:

- Roger Rich & Company Part of the Claims Consortium Group for all claims other than Gadget claims.
- Davies Group Limited for Gadget claims.

“**Close business associate**” means anyone who is away from the business for more than a complete day at the same time as **you** and this prevents the proper running of that business.

“**Close relative**” means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step **child**, step sister, step brother, foster **child**, legal guardian, domestic partner or fiancé/fiancée.

“**Cruise**” means a pleasure voyage, sailing as a passenger on a purpose-built ship on a river, sea or an oceans which stops at various ports or destinations and lasts more than 72 hours. It does not include cargo or container ships or ferry crossings.

“**Epidemic**” means a contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home country** or **your trip** destination.

“**Formal cruise wear**” means clothing which meets the **cruise** dress code for formal dining. It includes, for example, evening gowns, cocktail dresses, suits, tuxedos, dress trousers, dress shirts, sports jackets and ties.

“**Gadget**” means a handheld consumer electronic device such as mobile phones, tablets, iPads, kindles, satnavs, cameras, lenses, camcorders, digital cameras, smart watches, smart glasses, head mounted displays, hand held games consoles, portable DVD players, headphones, wireless speakers, MP3 players, iPods and laptop computers. There is no cover provided under section 13 (Gadget cover) for drones and wearables, not listed above.

The item(s) must be:

- new when **you** bought them or, if bought refurbished or second hand, come with a minimum 12 month warranty;
- bought or leased by **you** (**you** must have valid **proof of ownership**);
- less than 4 years old (except for laptop computers which must be less than 18 months old) at the start of the **period of insurance** and
- in full working order at the start of the **period of insurance**.

“**Golf equipment**” means golf clubs, golf balls, golf bag, golf trolley and golf shoes.

“**Home**” means the place where **you** normally live in the **United Kingdom**.

“**Home country**” means the country in the **United Kingdom** where **your home** is.

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

“In-shore” means within 12 nautical miles of shore.

“Ill/illness” means a **medical condition**, disease (including Coronavirus), set of symptoms or sickness diagnosed and confirmed by a **medical practitioner** during the **period of insurance**.

“Insured person” means each person travelling on a **trip** whose name appears on the **policy schedule**.

“Insurer” means Lloyd’s Syndicate 4444, managed by Canopus Managing Agents Limited.

“Laptop computer” means a portable computer that includes a screen, keyboard and track pad or track ball.

“Loss of limb” means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

“Loss of sight” means total and irrecoverable **loss of sight**:

- a) In both eyes (if **you** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist), or
- b) In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

“Medical condition” means any disease, **illness** or injury.

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

“Minor ailments” means:

- Acne, Allergic rhinitis, Allergies (with no hospital treatment in the last 12 months),
- Bladder weakness, Blindness or partial sightedness, Broken bone (fully recovered & no further follow-ups),
- Carpel tunnel syndrome, Cataracts, Chicken pox (if completely resolved), Common cold, Cuts and abrasions (which are not self-inflicted and do not need further treatment), Cystitis (provided **you** are not having any ongoing treatment),
- Deafness, Diarrhoea and vomiting (if completely resolved), Downs Syndrome,
- Eczema (providing no hospital admissions in last 12 months), Essential tremor,
- Flu,
- Gout,
- Haemorrhoids,
- Hayfever,
- Ligament or tendon injury (with no current treatment required),
- Macular degeneration, Menopause, Migraine (with no ongoing investigations),
- Nasal polyps,
- PMT,
- Rosacea,
- Sinusitis,
- Tinnitus,
- Urticaria,
- Varicose veins in legs, Vomiting and diarrhoea (if completely resolved), Vertigo,
- Weak bladder

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

“Occupation” means any type of work that can be done for pay or reward. It is not a specific job with any particular employer and it does not have to be in any specific location and there does not need to be any of this type of work available at the present time.

“Organiser” means the person acting on behalf of any school, college, university, club or other group as party leader or other principal person of the whole group booking. They must be included on the list of insured persons on the **policy schedule** and also included on the tour operator booking, and without whom the **trip** would not be able to take place or to continue to normal completion.

“Outward journey” means the journey by motor transport, train, aircraft, sea vessel or watercraft from **your home** address to the **trip** destination.

“Period of insurance” means the period when this insurance is in place and is shown on the **policy schedule**. During this period any **trip** that is not longer than the number of days shown in the **policy schedule** is covered, but only 17 days in total in each **period of insurance** is covered for **winter sports** if **you** have bought annual multi-trip cover.

“Permanent total disablement” means loss of physical and/or mental ability caused by **bodily injury** which leaves **you** unable to do the main duties of any **occupation** which **you** are qualified for (either because of training, education or experience ever again. The main duties are those that are normally an essential part of any **occupation** and cannot be changed or left out. A **medical practitioner** must believe that the disability will last throughout **your** life with no prospect of improvement, regardless of when cover under this policy ends or **you** are expected to retire.

“Personal money” means bank notes, currency notes and coins in current use, travellers’ and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards, money cards and credit/debit or pre-pay charge cards all held for personal use.

“Policyholder” means the individual who has paid **us** the correct premium for this insurance and whose name is on the **policy schedule** as the **policyholder**.

“Policy schedule” means the document showing details of **your** cover and cover for any other **insured person**.

“Pre-existing medical condition” means:

- a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn’s disease or epilepsy for which **you** have ever received treatment (including surgery, tests or investigations by a **medical practitioner** and prescribed drugs or medication)*
- b) any cancer condition in the last 5 years*
- c) any **medical condition** for which **you** have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months
- d) any **medical condition** for which **you** are taking prescribed drugs or medication
- e) any **medical condition** for which **you** have received a terminal prognosis
- f) any **medical condition** **you** are aware of but for which **you** have not had a diagnosis
- g) any **medical condition** for which **you** are on a waiting list or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home*

*Unless it is an accepted condition

“Professional sport” means sport undertaken by someone in their capacity as a **professional sportsperson**.

“Professional sportsperson” means a person who gets at least some of their income from taking part in a recognised sport at a competitive level. This includes any athlete who meets one or more of the following:

- a) they earn more than £5,000 a year from their sporting activities.
- b) they compete or work at a recognised professional-grade or league as defined by the governing body of their sport (e.g., UCI World Tour in cycling, The FA in football, ATP in tennis).
- c) they have a formal contract with a team or organisation for which they receive compensation (e.g. money or equipment).
- d) they get financial benefits from sponsorships, endorsements, or commercial agreements linked to their sporting profession.

It does not include people taking part at amateur or semi-professional levels.

“Proof of ownership” means an original receipt and any other document that proves **you** own the item. It must show:

- a) the date it was bought
- b) the make
- c) the model and
- d) IMEI/Serial number.

Examples include till receipts, delivery notes, gift receipts, bank or credit card statements.

“Proof of use” means evidence that the **gadget** has been in use since the policy started. If the **gadget** is a mobile phone, **you** can get this information from **your** Network Provider. For other **gadgets**, if **you** are making an **accidental damage** claim, this can be verified when the **gadget** is sent to **our** repairers for inspection.

“Public transport” means any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

“Responsible adult” means an adult which **you** trust to take care of **your child** when travelling, such as a sports coach or family friend.

“Secure baggage area” means any of the following, as applicable:

- a) the locked dashboard, boot or luggage compartment of a motor vehicle
- b) the locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats

- c) the fixed storage units of a locked motorised or towed caravan
- d) a locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

“**Ski equipment**” means skis (including bindings), ski boots, ski poles and snowboards (including bindings) and any other items deemed as specific and required for the participation in **winter sports** activities.

“**Terrorism**” means any act (for example, the use or threat of force and/or violence) by any person or group of people, whether acting alone or on behalf of/in connection with any organisation or government, which is committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“**Travel documents**” means **your** passport, visas and driving licence.

“**Travelling companion**” means a person **you** are travelling with or have arranged to travel with.

“**Trip**” means any holiday, business or pleasure **trip** or journey made by **you** within the Destination Area chosen by **you** and shown in the **policy schedule**. See ‘Where **you** are covered’ on page 7 for more information.

- If **you** have bought single trip cover, the **trip** cannot be for longer than 90 days.
Winter sports is covered up to the duration of **your trip**.
- If **you** have bought annual multi-trip cover, **you** can take as many **trips** as **you** like during the **period of insurance** but each **trip** must not be longer than 45 days.
Any **trips** for **winter sports** cannot add up to more than 17 days in total in each **period of insurance**.
- For annual multi-trip cover only: any **trip** undertaken by an **insured person** who is a **child** and who is a student and normally resident in the Channel Islands or the Isle of Man can commence from the **child’s home country** or their place of education in England, Scotland, Wales or Northern Ireland.
- All **trips** must begin and end in **your home country** during the **period of insurance**.
- Any **trip** solely within **your home country** is only covered where **you** have pre-booked at least one nights’ accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.
- Each **trip** is considered to be a separate insurance. The terms, definitions, exclusions and conditions contained in this policy apply to each **trip**.

“**Unattended**” means when **you** do not have a clear view of **your** property or vehicle and **you** are not in a position to prevent interference with **your** property or vehicle taking place without permission.

“**United Kingdom/UK**” means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

“**Valuables**” means jewellery, gold, silver, precious metal or precious or semiprecious stone items, watches (not including smart watches), furs, photographic equipment (not including digital cameras), CDs, DVDs, tapes, films, cassettes and cartridges), telescopes and binoculars.

It does not include handheld consumer electronic device such as mobile phones, tablets, iPads, kindles, satnavs, cameras, lenses, camcorders, digital cameras, smart watches, smart glasses, head mounted displays, hand held games consoles, portable DVD players, headphones, wireless speakers, MP3 players, iPods and laptop computers. There is no cover provided under section 7 (Personal belongings) for drones and wearables, not listed above.

“**Vermin**” means rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

“**War**” means

- a) **war**, invasion, acts of foreign enemies, hostilities or warlike operations (whether **war** be declared or not), civil **war**, rebellion, revolution, insurrection, riot or civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- b) any act of **terrorism**, or
- c) any act of **war** or **terrorism** involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.

“**We/us/our**” means the **insurer**.

“**Winter sports**” means any activity listed in section 14 (Winter sports).

“**You/your/yourself**” means the **policyholder** and any other people who are covered by the policy, as shown on the **policy schedule**.

Important Contact Numbers

24hr Emergency Medical Assistance

+44 (0) 203 869 1108

internationalhealthcare@healix.com

Customer Services

02392 419 888

direct.sales@pjhayman.com

Claims (Other than Gadget Claims)

01608 641 351

CAMC@claimsconsortiumgroup.co.uk

Gadget Claims

0345 030 8135

Valid8-GadgetAdmin@davies-group.com



SINCE 1907

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