



for people of any age with medical conditions

Single Trip & Annual Multi-trip Travel Insurance Policy 2019/20

This cover is for residents of the United Kingdom, the Channel Islands or for British Forces Posted Overseas (BFPO) only

Master Policies: RTAFS40062-01A&B

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What to do in the case of a Medical Emergency abroad

In case of serious emergency – First call an ambulance using the local equivalent of a 999 call or alternatively by dialling 112 within the EU. While you wait for the ambulance contact our medical assistance service which is open 24 hours a day and 7 days a week to offer you advice in this emergency situation. We strongly suggest you put their telephone number +44 (0)203 829 6745 into your mobile phone before you travel so that it is to hand should you need it. Speak to the ambulance driver and get details of the hospital you are being taken to so that our medical assistance service's doctor will be able to obtain a medical report at the earliest possible opportunity if necessary.

What the medical assistance company needs from you - When you call our medical assistance service in an emergency you need to have some basic information for them to hand:

- your telephone number so you can be contacted on in case you are cut off
- the name and age of the patient and as much information about the medical situation as you are able to provide
- the name of the hospital, the ward, the treating doctor and the telephone numbers if you have them
- your policy number and details of your booked travel arrangements
- the patient's GP details, name, address and phone number, in case they need to obtain information on current **medical conditions** and treatment.

Minor illness or injury - If you need to see a doctor in Europe or Scandinavia then ask your hotel reception or tour representative for the address of the nearest public medical facility. In Europe you should show them your EHC card and have it accepted, medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the policy excess will be reduced to **NIL**. You will only be covered for the cost of private medical treatment in these countries if this is approved in advance by our medical assistance service on +44 (0)203 829 6745. Elsewhere it is advisable to seek advice on where to go for treatment from our medical assistance service if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin your trip by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for our medical assistance service to move you to a more suitable facility.

How to pay for your treatment - Outpatient bills for less than £500 should be paid at the time and claimed on your return. It is very important to obtain an itemised receipt for any monies paid for medical treatment. If you are admitted to a medical facility then you may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to: Travel Insurance Claims Department, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

Our medical assistance service will explain this procedure to them and provide them with billing instructions if necessary, once the validity of your claim has been established.

What happens if i miss my booked flight due to illness? - Don't worry, provided you have contacted our medical assistance service your policy will be automatically extended to cover you until it is agreed that you are fit to travel home. Our medical assistance service will liaise with your treating doctor and you and once you are fit to travel, they will make appropriate alternative arrangements.

What if you want to come home early? - This policy covers you to come home early because you are ill only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact our medical assistance service on +44 (0)203 829 6745 for advice first. If you need to come home for any other reason, such as the illness of a close relative in your home country then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your particular circumstances are included in the cover then call Travel Insurance Claims Department on +44 (0)2392 419 879, Monday to Friday 9am-5pm, UK time for advice.

Important Telephone Numbers

24hr Medical Emergency Assistance +44 (0) 203 829 6745

Claims 02392 419 879
Monday to Friday 9am-5pm, closed Bank Holidays

Customer Services 02392 419 080
Monday to Friday 8am-6pm, closed Bank Holidays

Medical Screening Line 02392 419 080
Monday to Friday 8am-6pm, closed Bank Holidays

Legal Expenses 0161 228 3851
Monday to Friday 9am-5pm, closed Bank Holidays

Calls may be recorded and monitored

Please read this policy and carry it with you during your trip

Schedule of Benefits

The following is only a summary of the main cover limits per **insured-person**. **Your** chosen cover option will be specified in **your** Policy Schedule. **You** should read the Policy Wording for the full terms and conditions.

Section & Policy Cover	Super cover Limit per person (up to)	Super cover Excess per person*	Super Duper cover Limit per person (up to)	Super Duper cover Excess per person*
PRE-TRAVEL POLICY - Policy A (cover starts when you pay your premium or for Annual Multi-trip policies from your chosen start date)				
A1. Cancellation	£2,500	£95	£5,000	£50
A2. Scheduled Airline Failure Insurance	No cover	-	£2,500	Nil
TRAVEL POLICY - Policy B (cover starts when you leave home to begin your trip)				
B1. A. Emergency Medical & Associated Expenses (outside your home country) Emergency dental Funeral costs abroad Kennel & cattery costs B. Aftercare at home following hospitalisation: - Home help - Cosmetic surgery - Dental treatment - Physiotherapy - UK Convalescence (after hospitalisation abroad 5 or more days) C. UK Trip non-medical cover	£5,000,000 £200 £5,000 £500 £500 £3,000 £300 £750 £750 £10,000	£95	£10,000,000 £400 £5,000 £500 £500 £3,000 £300 £750 £750 £10,000	£50
B2. State Hospital Benefit	£1,000 (£25 per 24 hours)	Nil	£1,500 (£50 per 24 hours)	Nil
B3. Curtailment (cutting short your trip) / Loss of Holiday	£2,500	£95	£5,000	£50
B4. Personal Possessions Single article, pair or set limit Valuables limit - Possessions delayed in transit (over 12 hours) - Loss or damage to medical aids - Loss or damage to prescribed medications	£1,500 £300 £500 £150 £1,000 £250	£95 Nil £50 £20	£3,000 £500 £750 £250 £2,000 £500	£50 Nil £50 £20
B5. Personal Money, Passport & Travel Documents Cash limit - Loss of Passport	£500 £200 £200	£95 Nil	£1,000 £500 £400	£50 Nil
B6. Personal Accident **	£10,000	Nil	£20,000	Nil
B7. Personal Liability	£2,000,000	£95 (Property damage only)	£2,000,000	£50 (Property damage only)
B8. Journey Disruption including Airspace Closure	No cover	-	£3,000	Nil
B9. Delayed Departure (after 12 hours delay) or Trip Cancellation (after 12 hours delay) Scheduled Airline Failure Insurance	£120 (£30 for each 12 hours delay) £2,500 No cover	Nil £95 -	£240 (£60 for each 12 hours delay) £5,000 £2,500	Nil £50 Nil
B10. Missed Departure/Missed Connection	£750	Nil	£1,500	Nil
B11. Travel Risks - Hijack/Kidnap - Mugging - Catastrophe	£2,500 (£100 per 24 hours) £250 £750	Nil Nil Nil	£2,500 (£100 per 24 hours) £250 £750	Nil Nil Nil
B12. Legal Advice & Expenses	£25,000 (£50,000 policy max)	Nil	£50,000 (£100,000 policy max)	Nil
Winter sports cover is only in force if shown on your Policy Schedule and the appropriate additional premium has been paid.				
B13. Winter Sports - Own Ski Equipment Single article, pair or set limit Hired Ski Equipment loss/damage - Delayed Ski Equipment (after 12 hours) - Loss of Ski Pack - Avalanche/Weather Delay - Piste Closure	£500 £300 £150 £200 £300 £200 £300 (£30 per 24 hours)	£95 Nil Nil Nil Nil	£750 £500 £250 £300 £500 £500 £500 (£50 per 24 hours)	£50 Nil Nil Nil Nil

* All excesses shown for this policy are payable by each **insured-person**, per section and for each incident giving rise to a separate claim. If **you** have paid the additional premium for 'Excess Waiver', the excess would be reduced to Nil in the event of a claim. Note: any excess imposed by **us** following **your** call to the Medical Screening Line will still apply.

** Section B6 - Personal Accident - cover for death is reduced if **you** are aged 17 years and under. All covers are reduced if **you** are aged 70 years and over.

Important Information

Underwritten by:

Cover is provided under the master policy numbers shown at the top of page 1 and insured by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland. Registered in England & Wales. Company No. FC024381 Branch No. Br006943. A public body corporate with limited liability. Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918. Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme. Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent ME19 4UY. Registered in England Registered Number: 3220410. Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority.

Arranged by:

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

Reciprocal Health Arrangements

European Health Insurance Card (EHIC) - the EHIC allows **you** to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge, provided **you** are a **UK** or **BFPO resident** (please note if **you** reside in the Isle of Man or the **Channel Islands** **you** are not eligible for an EHIC).

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

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

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

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

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

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

Important Conditions Relating to Your Health

Medical Screening

It is a condition of this policy that unless **you** have been given **our** agreement **you** will not be covered. **You** must contact **our** Medical Screening Service on **02392 419 080** if **you** or anyone else to be insured on this policy answer 'YES' to the following:

- are **you** or anyone else to be insured on this policy waiting test results or have any **medical condition** for which **you** are on a waiting list for or have knowledge of the need for surgery, inpatient treatment, investigation or been referred to a specialist consultant, or have any **medical condition** **you** are aware of but for which **you** have not had a diagnosis?
- have **you** or anyone else to be insured on this policy received a terminal prognosis?
- is anyone insured on this policy travelling against the advice of a medical practitioner or travelling for surgery, treatment or investigations?

Please answer the following questions. If **you** or anyone else to be insured on this policy answer 'YES' to any of these **you** will need to go through **our** medical screening process by contacting **our** Medical Screening Service on **02392 419 080**. If **you** are not sure of any of the information **you** are giving **us** or do not know the answer, please check with the treating G.P.

Have **you** or anyone else to be insured on this policy:

- In the last 5 years been treated (including prescribed medication) for:
 - any respiratory condition (relating to the lungs or breathing);
 - any heart or heart related condition;
 - any circulatory condition (relating to the blood or circulation);
 - any kidney or renal condition;
 - any liver condition;
 - any condition relating to the pancreas e.g. diabetes;
 - any cerebral or neurological condition (relating to the brain);
 - any type of cancer;
 - any type of stroke;
 - any central nervous system disorder;
 - any psychiatric or psychological conditions.
- Received any surgery, inpatient or outpatient treatment or had any tests or investigations in a hospital or clinic or been seen by a specialist consultant within the last 2 years?
- Been prescribed medication for any **medical condition** in the last 2 years?

Any **medical condition(s)** not declared to and accepted by **us**, will not be covered.

Change in health of an insured-person

1. If **your** health changes after **you** purchased **your** policy but before **you** commence **your** trip (or in the case of Annual Multi-trip cover before booking **your** next trip) or pay the balance or any further instalments for **your** trip, **you** must tell **us** about these changes, if:
 - **you** have seen a medical practitioner because **you** develop a new **medical condition**, **your** prescribed medication changes or an existing **medical condition** deteriorates;

- **you** have seen or been referred to a consultant or specialist;
- **you** are waiting to receive treatment (including surgery, tests or investigations) or the results of tests and investigations, or have been admitted to hospital.

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

2. If **we** cannot cover **your** **medical condition(s)**, or **you** do not want to pay any additional premium quoted, **we** will give **you** the choice of either:
 - making a cancellation claim for any pre-booked trips; or
 - cancelling **your** policy and receiving a proportionate/partial refund, provided that **you** have not made a claim or are about to.

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

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

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

We will not pay for any claim **you** (or any **insured-person**) make under Section A1 - Cancellation or B3 - Curtailment/Loss of Holiday, that has anything to do with the **medical condition** of that person.

Pregnancy

Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst **you** are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, a Termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date. Please note **we** will not cover denial of boarding by **your** carrier so **you** should check that **you** will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking **your** trip **you** are aware that **you** are pregnant, that **you** ensure that **you** are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking **you** discover travel is advised against or **you** are unable to receive the appropriate and required vaccinations for that country.

Data Protection - Personal Information

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

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

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

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

www.freespirittravelinsurance.com/documents/Socprivacypolicy.pdf

How Your Policies Work

Our pledge to you

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

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

Policy information

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

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

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

Criteria for purchase

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

- Are a **resident** of the **United Kingdom, Channel Islands or BFPO**.
- Are registered with a medical practitioner in **your home country**.
- Have not started the **trip**.
- Travel must take place within 1 year of the start date of **your** policy.
- Are not making a one-way trip.
- Are travelling with the intention to return to the **United Kingdom, Channel Islands or BFPO** within **your trip** dates, unless an extension has been agreed with **us** and **we** have confirmed in writing.
- Are not travelling within **your home country** for less than 3 days on any one **trip**.
- Are not travelling against the advice of **your** doctor or a medical professional such as **your** dentist.
- Are not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- Take all possible care to safeguard against accident, injury, loss or damage as if **you had no insurance cover**.
- When purchasing Single Trip cover:
 - Are not travelling for more than 94 days (reduced to 45 days if **you** are aged 76 years or over on the date **you** purchase **your** policy), on any one **trip**;
- When purchasing Annual Multi-trip cover:
 - Are not travelling for more than 31 days (*Super* cover) or more than 45 days (*Super Duper* cover), on any one **trip**;
 - Accept that all children, under the age of 18 on the date **you** purchase **your** policy, must travel with an adult, insured under this policy.

Accurate and relevant information

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

Cancelling your policies

- **You** have a 'cooling off' period where, should **you** decide that **you** find that the terms and conditions do not meet **your** requirements and provided **you** have not travelled or claimed on the policy, **you** can advise **us** within 14 days of purchase for a full refund to be considered.

- Should **you** wish to cancel **your** policy outside of the 14 day cooling off period, the following terms will be applied:

Single Trip policies - provided **you** have not made a claim on the policy (irrespective of whether **your** claim was successful or not) and **you** confirm in writing that there is no claim pending, should **you** choose to cancel, a refund of 50% of the policy premium and any additional premium applied to **your existing medical conditions** will apply.

Annual Multi-trip policies - provided **you** have not made a claim on the policy (irrespective of whether **your** claim was successful or not) and **you** confirm in writing that there is no claim pending, should **you** choose to cancel and understand that all benefits of the policy will be cancelled, **we** will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation.

- If **you** are intending to claim, or have made a claim (irrespective of whether **your** claim was successful or not) **we** will not consider refunding any proportion of **your** premium.
- **We** reserve the right to give 7 days notice of cancellation of this policy, without refund, by recorded delivery to **you** at **your** last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of **our** staff or agents

When your policy covers start and end

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

- The cover under Policy A starts from the date the policy was issued and ends when **you** leave **home**. No further **trips** are covered.
- The cover under Policy B starts when **you** commence **your trip** and ends when **you** complete **your trip**. No further **trips** are covered.

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

- The cover under Policy A starts from **your** chosen inception date and ends when **you** leave **home** to start **your trip**. Cover for subsequent **trips** starts from the date of booking **your trip** and finishes at the end of **your trip**. Alternatively cover will cease on expiry of the policy, whichever is the first.
- Cover under Policy B starts when **you** leave **home** and ends when **you** complete **your trip**. **You** may take any number of **trips** within the policy period shown on **your** Policy Schedule (maximum duration **per trip** of 31 days *Super* cover or 45 days *Super Duper* cover).

Your policy wordings

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

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

Your policy covers treatment of **medical conditions** in an emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**.

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

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

All numbers and letters shown under 'For each **insured-person** this insurance will not cover' refer to the same numbers and letters under 'For each **insured-person** this insurance will pay'. Where no letters or numbers are shown it applies to the whole section. If **your** circumstances do not fit those specified then there is no cover in place.

Your excess

Under some sections of the policy an excess will apply to each claim, per section, for each separate incident payable per **insured-person**. This means that **you** will be responsible for paying the first part of the claim for each incident giving rise to a separate claim. The amount **you** have to pay is the excess.

If **you** have paid the additional premium for 'Excess Waiver', the excess would be reduced to Nil in the event of a claim. Note: any excess imposed by **us** following **your** call to the Medical Screening Line will still apply.

Extension of period

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

Expiry of your policy

If **you** have Annual Multi-trip cover, **we** will contact **you** prior to the expiry of the period of insurance as shown on **your** Policy Schedule. **We** will give **you** at least 21 days written notice before the expiry date.

Definition of Words

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

Back country

means guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.

Beach swimming

means within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.

BFPO

means British Forces Posted Overseas.

Business associate

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

Carer

means the person travelling in **your** party who is competent to provide care for **you** where **you** are not able to care for yourself.

Change in health

means any changes to **your** health which **you** are aware of and for which **you** may need to seek professional medical advice, any new **medical conditions** or symptoms which may or may not yet have been diagnosed, changes to any **existing medical condition** already declared or a change to **your** treatment or prescribed medication (which can include a change in dosage which may be an increase or decrease in the amount of medication that **you** take) or **you** are waiting for tests or test results, or have been placed on a medical waiting list.

Channel Islands

means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Children/Grandchildren

means persons under the age of 18 on the date **you** purchase **your** policy.

Close relative

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

Connecting flight

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

Curtailed/curtail

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

Domestic flight

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

Drones

means un-manned aerial vehicles.

Duty free

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

Essential items

means underwear, socks, toiletries, prescribed medication, **medical aids** and a change of clothing.

Excursion

means a short journey or activity undertaken for leisure purposes.

Existing Medical Condition

means:

- any respiratory condition (relating to the lungs or breathing); heart or heart related condition; circulatory condition (relating to the blood or circulation); kidney or renal condition; liver condition; condition relating to the pancreas (e.g. diabetes); cerebral or neurological condition (relating to the brain); stroke or central nervous system disorder; for which **you** have received treatment (including prescribed medication).
- any malignant condition e.g. cancer for which **you** have received any diagnosis or treatment (including prescribed medication).

- any **medical condition** for which **you** have received surgery, inpatient or outpatient treatment or had any tests or investigations in a hospital or clinic or have been seen by a specialist consultant within the last 2 years.
- any psychiatric or psychological condition for which **you** have received any diagnosis or treatment (including prescribed medication).

Family

means parents or grandparents (up to a maximum of two adults) and their **children** or **grandchildren**.

Note: cover for families shall apply where the appropriate premium has been paid and shown on the Policy Schedule and where the family members travel together. Adults insured on an Annual Multi-trip policy are entitled to travel independently of each other. Cover for **children** or **grandchildren** will only be provided if travelling with an adult, insured under this policy.

Flight

means a service using the same airline or airline flight number.

Gadget

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

Geographical area

You will not be covered if **you** travel outside the area **you** have chosen, as shown on **your** Policy Schedule.

- United Kingdom** (England, Wales, Scotland, Northern Ireland and Isle of Man).
- Europe 1** - including: **United Kingdom** and Austria, the Azores, Belgium, Bulgaria, **Channel Islands**, Corsica, Croatia, Czech Republic, Denmark (and the Faroe Islands), Finland, France, Germany, Gibraltar, Hungary, Iceland, Italy, Liechtenstein, Luxembourg, Madeira, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (west of the Ural mountains), San Marino, Sicily, Slovak Republic, Slovenia, Sweden.
- Europe 2** - including: Europe 1 shown above and the remaining countries west of the Ural mountains, Andorra, Balearics, Canary Islands, Cyprus, Greece, Morocco, Spain, Switzerland, Tunisia and Turkey.
- Australia & New Zealand** - including: Europe 2 shown above and Australia, *including* Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord Howe Island) and New Zealand, *including* the Cook Islands, Niue and Tokelau (including up to 48 hours stopover in a country within a Worldwide area).
- Worldwide** - *excluding* Canada, Caribbean, China, Hong Kong, USA, Afghanistan, Liberia and Sudan *but including* Egypt and Israel.
- Worldwide** - *including* Canada, Caribbean, China, Hong Kong, USA *but excluding* Afghanistan, Liberia and Sudan.

Where Annual Multi-trip cover is purchased **United Kingdom**, Europe 1 & Europe 2 will be shown as Europe. Australia/New Zealand will be included within Worldwide areas *excluding* Canada, Caribbean, China, Hong Kong, USA, Afghanistan, Liberia and Sudan *but including* Egypt and Israel.

Home

means one of **your** normal places of residence in the **United Kingdom**, the **Channel Islands** or **BFPO**.

Home country

means the country **you** live in within the **United Kingdom** or the **Channel Islands**.

Inshore

means within 12 Nautical miles of the shore.

Insured-person/You/Your

means any person named on the Policy Schedule.

International departure point

means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from **your home** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to **your home**.

Laptop

means portable computer suitable for use whilst travelling.

Loss of holiday

means the number of days **you** are confined to a hospital, hotel room or cabin on **your** treating doctor's orders and are unable to participate in **your** planned **trip**, due to death, serious injury or illness.

Medical aids

means wheelchairs, walking frames and sticks, supplies and equipment designed to provide the mobility and care for the disabled and any other articles of such equipment specified in the Policy Schedule all belonging to **you** (or for which **you** are legally responsible).

Medical condition

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

Off-piste

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

On piste

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

Pair or set

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

Personal money

means sterling or foreign currency in note or coin form.

Personal possessions

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

Public transport

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

Redundancy

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

Relevant information

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

Repatriation

means the return of someone named on the policy to their **home**, a hospital, nursing home or funeral director in the **United Kingdom** or the **Channel Islands** as arranged by the emergency medical assistance team, unless otherwise agreed by **us**.

Resident

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

Ski equipment

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

Ski pack

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

Travel documents

means valid visas, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health Form E112.

Travelling companion

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

Trip

means a holiday or journey for which **you** have made a booking such as, a **flight** or accommodation, that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in the **United Kingdom**, the **Channel Islands** or **BFPO**, following **your repatriation**.

Unattended

means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

United Kingdom/UK

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

Valuables

means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, ipods, MP3 players, audio equipment, **laptop**, mac or web books, personal computers, computer equipment/accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

We/Our/Us

means Union Reiseversicherung AG.

Winter sports

means **on-piste** skiing/snowboarding in recognised areas (including **off-piste** when accompanied by a guide or instructor and provided **you** are not skiing against local recommendations or where avalanche warnings have been given), cross country skiing, ice skating, mono-skiing, sledging and tobogganing.

These activities are only covered if **winter sports** cover is shown on **your** Policy Schedule and the appropriate additional premium has been paid.

If **you** intend to participate in any **winter sports** activity **you** must ensure that:

- **your** usual treating G.P. is happy for **you** to do so;
- **you** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment.

There is no cover for the following activities:

off-piste skiing/snowboarding without a guide or instructor, skiing against local authoritative recommendations, warnings or advice, ski stunting, free-style skiing, nordic skiing, alpine skiing, bob sleigh, ice hockey, bobbing, heli-skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, glacier skiing, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.

Exclusions Applying to All Sections**A. This insurance will not pay for:**

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by:

- 1) any claim under Policy B if a claim has been submitted under Policy A;
- 2) any claim where **you** have travelled against the advice of **your** doctor or a medical professional such as **your** dentist;
- 3) **your** participation in an activity not listed at the back of this policy or a **winter sport**, where the appropriate additional premium has not been paid;
- 4) any re-occurring health condition, **existing medical condition** or any other **medical condition** which has been treated in hospital or has been referred to a specialist in the last 2 years or **you** are waiting for any tests or treatment of any description or **your** doctor has altered **your** regular prescribed medication in the last 6 months, unless **we** have agreed cover in writing;
- 5) any claim due to **your** carrier's refusal to allow **you** to travel for whatever reason;
- 6) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing and any additional premium has been paid;
- 7) **curtailment of your trip** due to a **medical condition** of a person travelling with **you** and included on **your** booking, where the risk attaching to that **medical condition** has not been accepted by **us** in writing;
- 8) **you, your travelling companion, close relative or business associate** being under the influence of:
 - drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
 - alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);
 - solvents; or
 - anything relating to **you, your travelling companion, close relative or business associates** prior abuse of drugs, alcohol or solvents;
- 9) **you** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate at **home** (Note: there is no cover under Section B7 - Personal Liability for any claim related to the use of motorised vehicles). **You** can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>;
- 10) **you** travelling on a motorised vehicle without wearing a crash helmet, whether legally required locally or not and if **you** are riding pillion, the rider must also hold appropriate qualifications;
- 11) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country;
- 12) any claim arising from **relevant information** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable;
- 13) any deliberate or criminal act by an **insured-person**;
- 14) the usage of **drones**;
- 15) **you** travelling to an area that is classified as 'Advise against all travel or Advise against all but essential travel' by the Foreign and Commonwealth Office at the time of **your** departure (other than claims arising from **you** not being able to travel and use **your** booked accommodation or **curtail** the **trip** before completion, as provided for under subsection 5) of 'For each insured-person this insurance will pay' under Section B8 - Journey disruption including airspace closure cover - *Super Duper* cover only);
- 16) **In respect of all sections other than Section B1 - Emergency Medical & Associated Expenses:**
 - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

B. This insurance will not cover:

- 1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy;
- 2) any loss due to currency exchanges of any and every description;
- 3) a one-way trip;
- 4) any **trip** where **you** have no pre-booked return ticket or cannot prove **your** intention to return to **your home country**.

- f) only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance;
- g) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**;
- h) maintain **your** personal details in connection with an anti-fraud claims checking system.

POLICY A - PRE-TRAVEL POLICY

Conditions Applicable to Your Pre-Travel Policy

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected **geographical area** during the period of cover are dependent on **you**:

1. Observing the following:

- 1) being a **resident** of the **United Kingdom**, the **Channel Islands** or **BFPO**;
- 2) taking all possible care to safeguard against accident or injury as *if you had no insurance cover*;
- 3) producing **your** Policy Schedule confirming **you** are insured before a claim is admitted;
- 4) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time;
- 5) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance);
- 6) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**, or P J Hayman & Company Limited on **our** behalf;
- 7) checking with **your** doctor on the advisability of making the **trip** if **you** have any **existing medical condition**, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor;
- 8) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment;
- 9) not requiring insurance for **your existing medical condition**, unless **we** have agreed cover in writing and any additional premium has been paid;
- 10) not requiring insurance for any **medical condition** that is being investigated or for which **you** or a **close relative** or **business associate** are awaiting or receiving treatment in hospital at the time of buying this policy;
- 11) disclosing all **relevant information** as soon as possible after the policy is issued;
- 12) ensuring that all claims are notified within 3 months of the incident occurring;
- 13) not travelling for more than 94 days (reduced to 45 days if **you** are aged 76 years or over on the date **you** purchase **your** policy), on any one **trip**, if **you** have purchased a Single Trip policy;
- 14) not travelling for more than 31 days (*Super cover*) or more than 45 days (*Super Duper cover*), on any one **trip**, if **you** have purchased an Annual Multi-trip policy;
- 15) support any claim with the correct documentation as laid out in the individual section.

2. Recognising our rights to :

- a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent;
- b) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy;
- c) give 7 days notice of cancellation of this policy, without refund, by recorded delivery to **you** at **your** last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of **our** staff or agents;
- d) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims.
No personal information will be disclosed to any outside person or organisation without **your** prior approval;
- e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirement, in which case the policy, Policy Schedule and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered;

Section A1 - Cancellation

For each insured-person this insurance will pay:

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

£2,500 *Super cover*

£5,000 *Super Duper cover*

for **your** proportion of:

- i) transport charges,
- ii) loss of accommodation,
- iii) foreign car hire *and*
- iv) pre-paid **excursions** (limited to **£250** *Super cover* or **£500** *Super Duper cover*) booked before **you** go on **your trip**,

that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your** *necessary* cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

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

For each insured-person this insurance will not cover :

- the policy excess of each and every claim, per incident for each **insured-person**, as shown in the Schedule of Benefits table on page 2;
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**;
- any payment or part payment made using frequent flyer vouchers, Air/Avios Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
 - **your** carrier's refusal to allow **you** to travel for whatever reason;
 - **your** failure to obtain the required passport, visa or ESTA;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
 - the cancellation of **your trip** by the tour operator;
 - the failure of **your** travel agent or tour operator;
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
 - **your** disinclination to travel;
 - **you** travelling in an aircraft (other than as a passenger where the pilot is fully licensed to fly passenger carrying aircraft);
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
 - death or illness of any pets or animals;
 - terrorism, riot, civil commotion, strike or lock-out;
- any event that is due to **your** participation in an activity not listed at the back of this policy or a **winter sport**, where the appropriate additional premium has not been paid;
- cancellation due to the fear of an epidemic or pandemic;

- the cost of Air Passenger Duty or equivalent, airport charges and booking charges and credit card fees;
 - cancellation for any claim arising from a known **existing medical condition** of a **close relative** or a close **business associate** or any recognised complication caused by the **existing medical condition**;
 - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
 - any re-occurring health condition, **existing medical condition** or any other **medical condition** which has been treated in hospital or has been referred to a specialist in the last 2 years or **you** are waiting for any tests or treatment of any description or **your** doctor has altered **your** regular prescribed medication in the last 6 months, unless **we** have agreed cover in writing;
 - any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing;
 - cancellation of **your trip** due to an **existing medical condition** of a person travelling with **you** and included on **your** booking, where the risk attaching to that **existing medical condition** has not been accepted by **us** in writing;
 - any deliberate or criminal act by an **insured-person**;
 - **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure;
 - any claim for loss, or deterioration of, or damage to property;
 - any loss unless it is specified in the policy;
- (iii) - any claim where **you** are unable to provide proof of **your termination of employment** due to **redundancy**;
- financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance;
- (iv) - any claim where **you** have not obtained prior authority to take leave;
- any claim where leave has been cancelled on disciplinary grounds.

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

Note: **you** may only claim under this section of cover or under Section B3 - Curtailment/Loss of Holiday, Section B8 - Journey Disruption including Airspace Closure, Section B9 - Delayed Departure, or Section B10 - Missed Departure/Missed Connection, not under each section.

What you need to do if you wish to make a claim under this section of the policy:

Notify the travel agent/tour operator immediately, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office either by telephone or from the internet, and get **your** registered doctor to complete the medical questions under the cancellation section.

You should send any receipts to the claims office.

If **your** cancellation is due to the health of a non-travelling **close relative** **you** will need to obtain a medical report from their General Practitioner (medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

Section A2 - Scheduled Airline Failure Insurance

Applicable to *Super Duper* cover only

For each insured-person this insurance will pay:

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

For each insured-person this insurance will not cover:

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

Any claim for:

- **your** scheduled **flight** unless it is booked independently through a licensed or bonded travel organiser or direct with a scheduled airline in the **United Kingdom, Channel Islands** or **BFPO** and it is not part of an inclusive **trip** or holiday package;
- **your** booking if it has been taken over by another airline;
- additional expenses if **you** are forced to rearrange **your trip**;

- expenses for loss of accommodation, loss of car hire expenses or loss of **excursions**;
- losses not specified in the policy;
- the financial failure of **your** travel agent, tour organiser, booking agent or **flight** consolidator with whom **your** scheduled **flight** has been booked;
- a refund which **you** can obtain from any other source, where **your** scheduled airline is bonded or insured elsewhere or where **you** have paid for the **flight** by credit card and can claim a refund from the credit card provider, even if the payment is insufficient to meet **your** claim.

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

What you need to do if you wish to make a claim under this section of the policy:

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

POLICY B - TRAVEL POLICY

Conditions Applicable to Your Travel Policy

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected **geographical area** during the period of cover are dependent on **you**:

1. Observing the following :

In respect of all sections of the policy

- 1) being a **resident** of the **United Kingdom**, the **Channel Islands** or **BFPO**;
- 2) taking all possible care to safeguard against accident, injury, loss or damage as if **you had no insurance cover**;
- 3) producing **your** Policy Schedule confirming **you** are insured before a claim is admitted;
- 4) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time;
- 5) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy;
- 6) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim;
- 7) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance);
- 8) not admitting liability for any event or offering to make any payment without **our** prior written consent;
- 9) accepting that **your** policy cannot be extended once it has expired;
- 10) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**, or P J Hayman & Company Limited on **our** behalf;
- 11) ensuring that all claims are notified within 3 months of the incident occurring;
- 12) not travelling for more than 94 days (reduced to 45 days if **you** are aged 76 years or over on the date **you** purchase **your** policy), on any one **trip**, if **you** have purchased a Single Trip policy;
- 13) not travelling for more than 31 days (*Super cover*) or more than 45 days (*Super Duper cover*), on any one **trip**, if **you** have purchased an Annual Multi-trip policy;
- 14) support any claim with the correct documentation as laid out in the individual section.

In respect of Sections B1 - A. Emergency Medical & Associated Expenses and B3 - Curtailment/Loss of Holiday, only

- 15) checking with **your** doctor on the advisability of making the **trip** if **you** have any **existing medical condition**, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor;
- 16) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment;
- 17) not requiring insurance for **your existing medical condition**, unless **we** have agreed cover in writing and any additional premium has been paid;
- 18) not requiring insurance for any **medical condition** that is being investigated or for which **you** or a **close relative** or **business associate** are awaiting or receiving treatment in hospital at the time of buying this policy;
- 19) disclosing all **relevant information** as soon as possible after the policy is issued;
- 20) obtaining any recommended vaccines, inoculations or medications prior to **your trip**;
- 21) if travelling to Australia registering for Medicare on arrival. There are Medicare offices in all major towns and cities;

In respect of Sections B4 - Personal Possessions and B5 - Personal Money, Passport & Travel Documents, only

- 22) providing full details of any House Contents and All Risks insurance policies you may have;
- 23) retaining **your** tickets and luggage tags and notifying the Police within 24 hours of any loss or theft or to the carrier's when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within 24 hours and enclose this with **your** claim form;
- 24) complying with the carrier's conditions of carriage;
- 25) not abandoning any property to **us** or the claims office.

2. Recognising our rights to :

- a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent;
- b) take over and deal with in **your** name the defence or settlement of any claim made under the policy;
- c) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy;
- d) give 7 days notice of cancellation of this policy, without refund, by recorded delivery to **you** at **your** last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of **our** staff or agents;
- e) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval;
- f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or **curtailment** of the **trip**;
- g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirement, in which case the policy, Policy Schedule and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered;
- h) not make any payment under Section B7 - Personal Liability for any event that is covered by another insurance policy;
- i) only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance;
- j) submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **United Kingdom** or the **Channel Islands**.
- k) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**;
- l) maintain **your** personal details in connection with an anti-fraud claims checking system;
- m) only pay **our** proportion of any loss where **you** have not insured for the full cost of the **trip**.

Section B1 - A. Emergency Medical & Associated Expenses and B. Additional Cover on Your Return and C. UK Trip Non-Medical Cover

Please Note: If it seems likely that **you** will require treatment at a hospital please contact **our** emergency *medical assistance service* who will help **you** to locate the most appropriate local facility for **your** particular medical problem. In case of extreme urgency please call the local ambulance service and notify the emergency *medical assistance service* as soon as **you** are able.

If **you** are admitted to a hospital this must be reported to **our** emergency *medical assistance service* as soon as it is practically possible and at the latest within 24 hours. **You** must call the emergency *medical assistance service* within 24 hours if **your** medical bill is likely to exceed **£500**. Please see the front of this policy for details.

For each insured-person this insurance will pay:

A. Emergency medical and associated expenses

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

£5,000,000 Super cover

£10,000,000 Super Duper cover

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

- a) for:
 - i) reasonable fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services and additional accommodation (room only) necessarily incurred and payable until such time as, when in the opinion of the doctor in attendance and **our** emergency *medical assistance service*, **you** are fit to travel;
 - ii) reasonable additional travel, accommodation and **repatriation** costs to be made for or by **you** and for any *one other person who is required for medical reasons* to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**;

- iii) (a) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs, up to a maximum cost of **£5,000**, plus
 - (b) the cost of returning **your** ashes **home** or the return of **your** body to **your home** when arranged by **us**.
- b) up to **£200** Super cover or **£400** Super Duper cover, for emergency dental treatment only to cure sudden pain.
- c) reasonable additional costs of providing an alternative **carer** for **you** during the remainder of **your trip** where **your carer** is an **insured-person** and is unable to care for **you** due to them suffering bodily injury or illness and/or compulsory quarantine and no other person with whom **you** are travelling or a **close relative** is already present and able or competent to become **your carer**.
- d) up to **£500** if **your** domestic dog(s)/cat(s) is/are in a kennel/cattery during **your trip** and **your** return to **your home** has been delayed due to **your** bodily injury, illness or disease.

B. Additional cover on your return home following hospitalisation abroad:

- a) Aftercare - **we** will pay **you** up to the amounts shown below for treatment given, prescribed or costs authorised by a medical practitioner in **your home area** and agreed by **us** following bodily injury or illness resulting from inpatient treatment during a **trip** outside of **your home area**, up to:
 - i) **£500** for the employment of home-help provided this was not available to **you** before **your trip**;
 - ii) **£3,000** for the cost of emergency cosmetic medical treatment to repair damage to **your** soft facial tissue;
 - iii) **£300** towards dental treatment;
 - iv) **£750** for the cost of further physiotherapy treatment.
- b) Convalescence - **we** will pay **you** up to **£750** towards the cost of a convalescence **trip** in **your home area** in the event that **you** are hospitalised for more than 5 days outside **your home area** and we have accepted **your** claim under Section B1 - A. Emergency medical and associated expenses. **Your** policy will be extended to cover **your** convalescence **trip** up to a maximum of 31 days. The convalescence **trip** must be taken within 3 months of **your** return to **your home area**.

C. UK trip Non-Medical Cover:

up to **£10,000** for non-medical and other expenses incurred within the **UK** for the following expenses caused by **you** becoming ill or dying during the period of insurance, as long as the expenses are necessary:

- a) extra accommodation (room only) expenses, incurred until such time as when, in the opinion of the doctor in attendance and **our** emergency *medical assistance service*, **you** are fit to travel;
- b) the extra cost of returning to **your home**, including **repatriation** expenses if this is medically necessary;
- c) extra travel and accommodation (room only) expenses for one person who has to either stay with **you** or travel to **you** to escort **you home** if **you** are seriously ill or injured;
- d) the extra cost of bringing **your** body or ashes **home**;
- e) extra charges necessarily incurred to recover **your** car and **your personal possessions** to **your home** if **you** and no other person travelling with **you** at the time of **your** discharge from hospital are able to drive the car.

For each insured-person this insurance will not cover:

- A.a)- the policy excess of each and every claim, per incident for each **insured-person** as shown in the Schedule of Benefits table on page 2, except when **you** have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical cost when this is reduced to NIL;
 - any elective or pre-arranged treatment;
 - any routine non-emergency tests or treatment;
 - any treatment or hospitalisation which can be reasonably expected;
 - the cost of private treatment where adequate state facilities are available;
 - the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any **medical condition** **you** had at the start of **your trip**;
 - the cost of any additional accommodation expenses which exceed the standard of that originally booked or any costs for food or drink;
 - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink;
 - the cost of **repatriation** where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency *medical assistance service*;
 - any claim that is caused by:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
 - **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life);

- **your** participation in an activity not listed at the back of this policy or a **winter sport**, where the appropriate additional premium has not been paid;
- the cost associated with the diversion of an aircraft due to **your** death, injury or illness;
- **repatriation** unless this is deemed medically necessary by **our** appointed emergency *medical assistance service*.

- A.a) i)- any services or treatment received by **you** within **your home country**;
- the cost associated with the diversion of an aircraft due to **your** death, injury or illness;
 - **repatriation** unless this is deemed medically necessary by **our** appointed emergency *medical assistance service*;
 - any services or treatment received by **you**, including any form of cosmetic surgery or any treatment that in the opinion of the emergency *medical assistance service*, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**;
 - any services or treatment received by **you** after the date on which in the opinion of the emergency *medical assistance service*, **you** can safely return **home**, that would exceed the cost of **your repatriation**;
 - any routine non-emergency tests or treatment of any description;
 - repairs to or for the provision of artificial limbs or hearing aids;
 - in-patient treatment that has not been notified to and agreed by the emergency *medical assistance service*;
 - the cost of **repatriation** where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency *medical assistance service*;
 - any extra costs for single or private accommodation in a hospital or nursing home;
 - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
- A.a) iii)- **your** burial or cremation in **your home country**.
- A.b)- emergency dental work costing more than **£200 Super cover** or **£400 Super Duper cover**.
- repairs to or for the provision of dentures, crowns or veneers.
 - any dental work involving the use of precious metals.
 - any dental work or treatment which could wait until **your** return **home**.
- A.d)- any claim where **your** pet's stay does not exceed the pre-booked period of accommodation.
- C. - any costs incurred either directly or indirectly for services received for in-patient treatment in the **UK** other than as provided for in e).

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

For practical assistance in a medical emergency or if **you** need to cut **your trip** short please contact the emergency *medical assistance service* on **+44 (0)203 829 6745**.

Notes:

1. If travelling within Europe **you** should carry a European Health Insurance Card and use this at state registered doctors and state hospitals to save costs.
2. If travelling in Australia **you** should register with Medicare on arrival. There is a Medicare Office in all major towns and cities in Australia. Registration is free and this will entitle **you** to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

What you need to do if you wish to make a claim under this section of the policy:

Emergency medical details are given separately above.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts and accounts and medical certificates.

For aftercare claims:

Send **us** written confirmation (at **your** own expense) from **your** medical practitioner in the **United Kingdom, Channel Islands** or **BFPO** of the need for treatment.

For convalescence claims:

You will need to provide receipts for **your trip**.

Section B2 - State Hospital Benefit

For each insured-person this insurance will pay:

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

£25 per 24 hours up to **£1,000 Super cover**

£50 per 24 hours up to **£1,500 Super Duper cover**

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

For each insured-person this insurance will not cover:

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

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

What you need to do if you wish to make a claim under this section of the policy:

Keep all receipts and accounts and medical certificates.

Section B3 - Curtailment / Loss of Holiday

For each insured-person this insurance will pay:

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

£2,500 Super cover

£5,000 Super Duper cover

for **your** proportion of:

- i) pre-paid **excursions** (limited to **£250 Super cover** or **£500 Super Duper cover**) booked before **you** go on **your trip**,
- ii) loss of accommodation,
- iii) foreign car hire *and*
- iv) either **your** pre-booked return travel costs, or the cost of **your curtailment** travel costs, whichever is the greater,

that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary curtailment of your trip** due to:

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

This cover extends to include **loss of holiday** cover, where applicable, for a period in excess of 24 hours.

Note: **your** unused proportion of **trip** costs will be calculated from the date of **your flight home**.

For each insured-person this insurance will not cover:

- the policy excess of each and every claim, per incident for each **insured-person**, as shown in the Schedule of Benefits table on page 2;
- any payment or part payment made using frequent flyer vouchers, Air/Avios Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- the cost of **your** return international **flight** to the **United Kingdom**, the **Channel Islands** or **BFPO**;
- any resumption of **your trip** once it has been **curtailed**. There is no further cover once **you** have returned to **your home country**;
- **your curtailment** travel costs must be to the same standard as that of **your** pre-booked return travel costs booked as part of **your** original **trip**;
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
 - **your** failure to obtain the required passport, visa or ESTA;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
 - the **curtailment** of **your trip** by the tour operator;
 - the failure of **your** travel agent or tour operator;
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
 - financial circumstances;
 - **your** loss of enjoyment of the **trip** however caused;
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
 - death or illness of any pets or animals;
 - **curtailment** for any claim arising from a known **existing medical condition** of a **close relative**, close **business associate**, **travelling companion** or a friend **you** are staying with, or any recognised complication caused by the **existing medical condition**;

- **curtailment** due to death or illness of a **close relative**, **close business associate**, **travelling companion** or a friend **you** are staying with, caused by an **existing medical condition**;
- **curtailment** due to any re-occurring health condition, **existing medical condition** or any other **medical condition** which has been treated in hospital or has been referred to a specialist in the last 2 years or **you** are waiting for any tests or treatment of any description or **your** doctor has altered **your** regular prescribed medication in the last 6 months, unless **we** have agreed cover in writing;
- terrorism, riot, civil commotion, strike or lock-out;
- any event that is due to **your** participation in an activity not listed at the back of this policy or a **winter sport**, where the appropriate additional premium has not been paid;
- any unused portion of **your** original ticket where **repatriation** has been made;
- cutting short **your trip** unless the emergency medical assistance service have agreed;
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness;
- any claim for **loss of holiday** not supported by a medical certificate from **your** treating medical practitioner confirming the number of days that **you** were confined to a hospital, hotel room or cabin;
- **curtailment** due to the fear of an epidemic or pandemic.

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

Note: **you** may only claim under this section of cover or under Section A1 - Cancellation, Section B8 - Journey Disruption including Airspace Closure, Section B9 - Delayed Departure or Section B10 - Missed Departure/Missed Connection, not under each section.

What you need to do if you wish to make a claim under this section of the policy:

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **our** appointed emergency medical assistance service. **Curtailment** claims will not otherwise be covered.

You should keep any receipts or accounts given to **you** and send them in to the claims office.

Section B4 - Personal Possessions

For each insured-person this insurance will pay:

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

a) up to a total of:

£1,500 Super cover or **£3,000 Super Duper cover** for **your personal possessions** and

£1,000 Super cover or **£2,000 Super Duper cover** for **your medical aids**,

to cover:

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

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

b) up to a total of:

£150 Super cover

£250 Super Duper cover

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

You must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

c) up to a total of:

£250 Super cover

£500 Super Duper cover

for the accidental loss of, theft of or damage to **your** prescribed medications.

For each insured-person this insurance will not cover:

a) & c)- the policy excess of each and every claim, per incident for each **insured-person**, as shown in the Schedule of Benefits table on page 2;

Note: if a claim is also being made under Section B5 - Personal Money, Passport & Travel Documents, only one excess per **insured-person**, per incident, will be deducted.

- a) - more than **£300 Super cover** or **£500 Super Duper cover** for any one article, **pair** or **set** of any kind, whether they are solely or jointly owned;
- more than **£500 Super cover** or **£750 Super Duper cover** in total for **valuables** whether solely or jointly owned;
- more than **£100** in respect of sunglasses;
- more than **£100** for items lost or stolen from a beach or lido;
- **ski equipment**;
- the use of, or damage to, **drones**;
- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report;
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership/purchase of any item with an insured value in excess of **£100**;
- loss of, or damage to, property that does not belong to **you** or any member of **your** family;
- any claim that is the result of a domestic dispute;
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments or household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried;
- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin;
- the cost of replacing or repairing dentures;
- b) - shoes, boots, trainers and the like;
- a) b)- any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**;
- & c) - the loss, theft or damage to:
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price;
 - **gadgets**, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges, mobile telephone accessories, car keys or **duty free** items;
 - perishable goods, bottles, cartons and any damage caused by them or their contents;
 - pedal cycles, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**;
 - any items more specifically insured elsewhere;
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**;
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** locked personal holiday or **trip** accommodation;
 - contact or corneal lenses or artificial limbs;
- money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind;
- **personal possessions** or **medical aids** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** or **medical aids** (but not **valuables**) left between 6.00 a.m. and 11.00 p.m. local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

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

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.

If luggage is delayed longer than 12 hours on **your** outward journey, **you** may need to buy some **essential items**, **you** must keep all the receipts to prove **your** claim.

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

You should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For all losses **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

Section B5 - Personal Money, Passport & Travel Documents

For each insured-person this insurance will pay:

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

- a) for the loss or theft of **your personal money**, passport or **travel documents** during **your trip**, up to a total of:
£500 (limited to **£200** in cash) *Super cover*
£1,000 (limited to **£500** in cash) *Super Duper cover*
 Cover commences up to 72 hours before **your trip** in respect of foreign currency only.
- b) up to a total of **£200** *Super cover* or **£400** *Super Duper cover* for additional travel and accommodation expenses necessarily incurred to obtain a replacement passport whilst on **your trip**, if **your** passport is lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

- a) - the policy excess of each and every claim, per incident for each **insured-person**, as shown in the Schedule of Benefits table on page 2;
Note: if a claim is also being made under Section B4 - Personal Possessions, only one excess per **insured-person**, per incident, will be deducted.
- more than **£200** *Super cover* or **£500** *Super Duper cover* in total in cash or currency, whether solely or jointly owned;
 - loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission;
 - loss or theft of travellers' cheques where the bank provides a replacement service;
 - any financial loss suffered as a result of **your** debit/credit card being lost or stolen;
- a)&b)- loss or theft of **your personal money**, passport or **travel documents** that are not:
- on **your** person;
 - held in a safe or safety deposit box where one is available;
 - left out of sight in **your** *locked* personal **trip** accommodation;
 - any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report;
- b) - the cost of the replacement passport or **travel documents**;
- any costs incurred before departure or after **you** return **home**;
 - any costs which are due to any errors or omissions on **your** passport or **travel documents**;
 - **your** failure to obtain the required passport, visa or ESTA;
 - any expenses for a missed **flight** or alternative transport to return **home** due to the loss or theft of **your** passport or **travel documents**.
 - any expenses for food or drink.

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

What you need to do if you wish to make a claim under this section of the policy:

For all losses **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

Section B6 - Personal Accident

For each insured-person this insurance will pay:

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

Benefit	17 years & under	18 to 69 years	70 years & over
a) Death			
<i>Super cover</i>	£3,500	£10,000	£5,000
<i>Super Duper cover</i>	£3,500	£20,000	£5,000
b) Loss of Limb(s)/Sight			
total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet			
<i>Super cover</i>	£10,000	£10,000	£5,000
<i>Super Duper cover</i>	£20,000	£20,000	£5,000
c) Permanent Total Disablement			
permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every kind</u> , all occurring within 12 months of the event happening*			
<i>Super cover</i>	£10,000	£10,000	Nil
<i>Super Duper cover</i>	£20,000	£20,000	Nil

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

For each insured-person this insurance will not cover:

- any event that is due to:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life);
 - **your** participation in an activity not listed at the back of this policy or a **winter sport**, where the appropriate additional premium has not been paid;
- more than 1 of the benefits that is a result of the same injury.

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

What you need to do if you wish to make a claim under this section of the policy:

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

Section B7 - Personal Liability

For each insured-person this insurance will pay:

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

- a) injury, illness or disease of any person;
- b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family;
- c) loss of, or damage to **your trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- c) the policy excess of each and every claim, per incident for each **insured-person**, as shown in the Schedule of Benefits table on page 2;
- a) b) & c) - any liability for loss of or damage to property or injury, illness or disease:
- where an indemnity is provided under any other insurance;
 - that is suffered by anyone who is under a contract of service with **you**, acting as a **carer**, whether paid or not, or any member of **your** family or **travelling companion** and is caused by the work **you** or any member of **your** family or **travelling companion** employ them to do;
 - that is caused by any deliberate act or omission by **you**;
 - that is caused by **your** own employment, profession or business or that of any member of **your** family.
 - that is caused by **your** ownership, care, custody or control of any animal;
 - that falls on **you** by agreement and would not have done if such agreement did not exist;
 - any liability for injury, illness or disease suffered by **you** or any member of **your** family;
 - compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation;
 - mechanically propelled vehicles and any trailers attached to them;
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel;
 - firearms or incendiary devices.

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

What you need to do if you wish to make a claim under this section of the policy:

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

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

Section B8 - Journey Disruption including Airspace Closure

Applicable to *Super Duper cover* only

For each insured-person this insurance will pay:

- a) **£50** for each 12 hour delay up to a maximum of **£250** in respect of delayed departure provided **you** eventually travel; or

- b) i) up to **£3,000** in respect of unused travel and accommodation costs (including **excursions** up to **£250**) which **you** have paid or are contracted to pay and which **you** cannot recover from any other source;
- ii) up to **£1,000** for reasonable additional accommodation (room only) and transport costs incurred up to the standard of **your** original booking which **you** cannot recover from any other source;
- iii) up to **£200** for unused kennel, cattery or professional pet sitter fees which **you** have paid or are contracted to pay and which **you** cannot recover from any other source.

If as a result of:

- an airport, port or airspace **you** are travelling from or through being closed for more than 24 hours from the date and time of **your** scheduled departure as shown on **your** ticket/itinerary and **your** departure is delayed or cancelled, and no other suitable alternative **flight** could be provided within 24 hours;
- Your** flight being diverted or re-directed after takeoff or;
- You** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative **flight** could be provided within 12 hours;
- You** having to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation due to the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease;
- Your trip** being cancelled or **curtailed** before completion as a result of the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive:
 - prohibiting all travel or all but essential travel to; or
 - recommending evacuation from the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment** after **you** had left **your home country** to commence the **trip**.

For each insured-person this insurance will not cover:

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

- claims arising directly or indirectly from:
 - strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**;
 - an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling;
 - denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.

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

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

What you need to do if you wish to make a claim under this section of the policy:

- If **you** fail to notify the travel agent, tour operator, 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 applied otherwise.
- All claims must be supported by documentary evidence that **you** have been unable to obtain a refund from **your** travel and/or accommodation provider.
- You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport or accommodation offered.
- Payment for additional accommodation will only be considered where **your** carrier or handling agents have not been able to offer **you** suitable alternative accommodation and/or travel arrangements.
- You** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the departure point.
- You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
- You** must get (at **your** own expense) written confirmation from the provider of the accommodation the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Section B9 - Delayed Departure

For each insured-person this insurance will pay:

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

- £30** for each 12 hour delay up to a maximum of **£120 Super cover**
£60 for each 12 hour delay up to a maximum of **£240 Super Duper cover**
if the departure of **your** international **flight**, international train or sailing, on **your** outward or return journey, is delayed for more than 12 hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in;
or
- up to **£2,500 Super cover**
up to **£5,000 Super Duper cover**
for the cancellation of **your trip** if **your** possessions have been checked and **your** outward journey is delayed for more than 12 hours and **you** wish to abandon the **trip**.
- Applicable to Super Duper cover only**
up to **£2,500** for the proportionate value of the unused part of **your** scheduled airline ticket if the airline on which **you** are booked becomes insolvent after your departure from your home country.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes;
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
- any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing;

- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time;
 - any compensation when **your** tour operator has rescheduled **your flight** itinerary;
 - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being over booked;
 - any delay due to the diversion of aircraft after it has departed.
- 1 - missed connections outside **your home country**.
 - 2 - the policy excess of each and every claim, per incident for each **insured-person**, as shown in the Schedule of Benefits table on page 2;
 - abandonment where the **trip** is of two days duration or less;
 - any claim outside of **your home country**.
 - 3 **Your** scheduled airline being in administration, or in the USA and Canada in Chapter 11, at the time of taking out **your** policy.

Any claim for:

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

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

Note: **you** may only claim under either 1) or 2) under this section of cover or under Section B8 – Journey Disruption including Airspace Closure or Section B10 – Missed Departure/Missed Connection, not under each section.

What you need to do if you wish to make a claim under this section of the policy:

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows:

- scheduled departure time;
- actual departure time;
- reason for the delay.

You are only covered if the delay is more than 12 hours.

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

Section B10 - Missed Departure / Missed Connection

For each insured-person this insurance will pay:

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

£750 Super cover

£1,500 Super Duper cover

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

- a) the car in which **you** are travelling to **your international departure point** becomes un-driveable due to mechanical failure or being involved in an accident, or
- b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in, or
- c) there is a delay involving the car in which **you** are travelling because of unexpected and unforeseen heavy traffic or road closures, that were sufficiently severe to warrant reporting on a recognised motoring association web site, HighwaysAgency website, on television, news bulletins or in the press, or
- d) **your** outward or inward **flight** is delayed and **you** miss **your connecting flight** outside the **United Kingdom, the Channel Islands or BFPO**.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes;
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;

- a)&b) - any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.
- a)b)&c) - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary;
- d) - **you** have allowed sufficient time within **your** itinerary to enable **you** to make **your** connections given the normal operation of **your** outbound **flight** from **your international departure point**;
- the claim is not due to the delay of **your** outbound **flight** from **your international departure point** due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.
- **you** are not claiming for **flight** arrangements where the airline concerned has provided alternative **flights** and accommodation, or a financial contribution towards these costs.
- **your connecting flight** was not scheduled to depart more than 10 hours after **your** original **flight** was due to arrive.
- **you** are not claiming for more than one **connecting flight**.

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

Note: **you** may claim only under this section or under Section A1 – Cancellation or Section B3 – Curtailment/Loss of Holiday or Section B8 – Journey Disruption including Airspace Closure or Section B9 – Delayed Departure, not under each section.

What you need to do if you wish to make a claim under this section of the policy:

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows:

- scheduled departure time;
- actual departure time;
- reason for the delay.

You will also need to provide **your** original itinerary and written confirmation that **you** did not catch **your** connecting **flight** along with receipts for all expenditure.

You must obtain written confirmation from the Police or emergency services of the location, reason for and duration of the delay on a motorway or dual carriageway.

Section B11 - Travel Risks

For each insured-person this insurance will pay:

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

- 1 **£100** per 24 hours up to **£2,500**, **you** are confined as a result of either hijack or kidnap, in excess of 24 hours.
- 2 **£250** if **you** are necessarily hospitalised and **you** receive inpatient hospital treatment which is covered under Section B1 - Emergency Medical & Associated Expenses, following a mugging attack.
- 3 **£750** for reasonable additional costs of travel and accommodation, necessarily incurred in the event that **your trip** is disrupted by a catastrophe, to the same standard as those on **your** booking, to enable **you** to continue **your trip** close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.

For each insured-person this insurance will not cover:

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

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

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

What you need to do if you wish to make a claim under this section of the policy:

For hijack, kidnap or mugging claims:

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

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

For catastrophe claims:

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

Section B12 - Legal Expenses

For each insured-person this insurance will pay:

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

£25,000 (£50,000 policy maximum) Super cover

£50,000 (£100,000 policy maximum) Super Duper cover

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

For each insured-person this insurance will not cover:

- any costs to pursue a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office;
- any claims for legal proceedings through the contingency fee system in the USA or Canada;
- any legal action where the estimated amount that will be recovered is less than **£500**;
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement;
- any costs that can be considered under an arbitration scheme or a complaints procedure;
- any legal expenses incurred without **our** prior authorisation or that of the claims office;
- any claim made by **you** against another **insured-person** or member of **your** family;
- any claim for damage to a motor vehicle.

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

Please Note:

- **we** will not pay legal expenses to bring proceedings in more than one country in respect of the same event;
- if **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

What you need to do if you wish to make a claim under this section of the policy:

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

Slater & Gordon LLP, 58 Moseley Street, Manchester M2 3HZ

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

To obtain this service **you** should telephone: **0161 228 3851** or fax **0161 909 4444**

Section B13 - Winter Sports

This section is only in force if shown on **your** Policy Schedule and the appropriate additional premium has been paid.

Please refer to page 6 for the definition of **winter sports** activities which are covered.

For each insured-person this insurance will pay:

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

1. Ski Equipment

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

£500 Super cover

£750 Super Duper cover

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

- Single article, **pair or set** limit:
£300 Super cover
£500 Super Duper cover
- Hired **ski equipment** lost/damaged:
£150 Super cover
£250 Super Duper cover

2. Delayed Ski Equipment

up to:

£200 Super cover

£300 Super Duper cover

for the cost of hiring replacement **ski equipment** if **your** own **ski equipment** is delayed due to being misplaced, lost or stolen on **your** outward journey for over 12 hours from the time **you** arrived at **your trip** destination.

3. Loss of ski pack

up to:

£300 Super cover

£500 Super Duper cover

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

4. Avalanche / Weather Delay

up to:

£200 Super cover

£500 Super Duper cover

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

5. Piste Closure

up to:

£30 for each *full 24 hours* up to **£300 Super cover**

£50 for each *full 24 hours* up to **£500 Super Duper cover**

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

For each insured-person this insurance will not cover:

1. - the policy excess of each and every claim, per incident for each **insured-person**, as shown in the Schedule of Benefits table on page 2 - **ski equipment** (own) only.
- more than:
 - 60%** of the original purchase price for skis over **6** months old and less than **1** year old;
 - 50%** of the original purchase price for skis over **1** year old and less than **2** years old;
 - 40%** of the original purchase price for skis over **2** years old and less than **3** years old;
 - 25%** of the original purchase price for skis over **3** years old and less than **5** years old.
- skis over **5** years old.
- **ski equipment** left unattended away from **your** personal holiday or **trip** accommodation except **ski equipment** left between 6.00 am and 11.00 pm local time (during daytime) in the **locked** boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- any claim where **you** are able unable to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- **you** unless **you** are accompanied by, or have access to, an experienced and / or suitably qualified instructor or guide.
- **you** unless **you** are properly supervised, taking part in an organised event or activity arranged by a recognised provider.
- **you** unless **you** use natural or purpose built facilities approved by the activities local or national regulatory authorities.
3. - any claim where a claim has not been made for emergency medical expenses.
4. - any costs where **your** tour operator, transport provider or accommodation provider arranges alternative transport and / or accommodation.
5. - any compensation where **your** tour operator provides a payment or provides travel to an alternative resort.
- any compensation for the first full day in **your** resort.
- any compensation where **your trip** was booked within 14 days of travel.
- any compensation where **you** fail to obtain written confirmation from the ski lift and / or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.

- any compensation when **you** are not in the resort where **you** were booked to ski.
- failure to ski due to the breakdown or damage to the ski lift.
- failure to ski due to severe weather conditions.

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

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to:

- retain **your** tickets and luggage tags,
- report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.

If **your ski equipment** is delayed longer than 12 hours on **your outward** journey, **you** may need to hire replacements; **you** must keep all the receipts to prove **your** claim.

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

You should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For all other losses of **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative, hotel/apartment manager or ski slope operator, wherever appropriate.

For piste closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating:

- the reason for closure,
- the date and time of the closure, and the date and time it re-opened.

For avalanche closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating:

- the reason for closure,
- the date and time of the closure, and
- the date and time it re-opened and **you** were able to continue on **your** journey.

Where to Obtain a Claim Form

You must notify **us** at the following address:

Free Spirit Claims Department, P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX

Tel: **023 9241 9879**

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

Fax: **023 9241 9049**

Email: **claims@freespirttravelinsurance.com**

Your Right to Complain

All complaints (*other than* relating to the sale of the policy), please write to:

Customer Insights Manager, URV

1 Tower View, Kings Hill, West Malling, Kent ME19 4UY

Tel: **0203 829 6604**

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

Complaints relating to the sale of the policy, please write to:

The Customer Services Manager, P J Hayman & Company Limited

Stansted House, Rowlands Castle, Hampshire PO9 6DX

Email: **customerservices@pjhayman.com**

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

Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR

Tel: **0300 123 9123** (freephone number for mobile users) or

0800 023 4567 (freephone number for a landline)

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

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

Online sales only:

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

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

Sports & Activities

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

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

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

If **you** are unsure please do not hesitate to contact **us** on **02392 419 080** (8am-6pm Monday to Friday, closed Bank Holidays) and **we** can discuss **your** individual requirements.

Please Note: those activities marked in *italics and underlined* do not have Personal Accident or Personal Liability cover.

Activities covered as standard:

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), *Archery*, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, *Bridge Swinging*, *Bungee Jumping*, Camel/Elephant Riding/Trekking (UK booked), Camping, *Canoeing/Kayaking (White Water Grades 1-3)*, Caravanning, *Catamaran Sailing (inshore)*, *Clay Pigeon Shooting*, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (indoor up to 5m), Dragon Boat Racing, Fell Running (up to 1,000m), Fencing, Fives, Flag Football, *Flying as passenger (private/small aircraft/helicopter)*, Football/Soccer - Practice and Training, Frisbee (recreational), Golf, Gorilla Trekking (booked pre-trip – in a group – up to 1,000m), Handball - Practice and Training, Highland Games, Hockey (field – organised amateur match), Horse Riding (no jumping), *Hot Air Ballooning*, Indoor Skating (not ice), *Jet Boating*, *Jet Skiing*, Kiting, Korfbal, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, *Motorcycling up to 125cc on public roads for up to 14 days per trip (no racing - must possess a licence allowing you to ride an equivalent motorcycle in the United Kingdom or the Channel Islands)*, Mountain Biking (up to 1,000m), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, *Rafting (white water Grades 1-3)*, Re-Enactment, *Rifle Range*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, *Rowing (inshore - recreational)*, Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - *inshore*), *Scuba Diving (not solo, up to maximum 30m)*, Segway (supervised, non-competitive), Snorkelling (inside marked areas and/or with lifeguard present), Softball, Squash, Stoolball, Swimming (inside marked areas and/or with lifeguard present), Swimming off a boat (with a qualified supervisor in attendance - i.e. a lifeguard), Swimming with Dolphins (inside marked areas and/or with lifeguard present), Sydney Harbour Bridge Climbing (professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in a group - all up to 1,000m), *Tubing*, Tug of War, Unicycle Riding, Volleyball, Water Parks, Whale Watching (professionally organised), *Yachting (inshore - crewing)*, Yoga.

Winter sports:

The appropriate additional premium for **winter sports** must be paid and shown on **your** Policy Schedule.

Please refer to page 6 for the definition of **winter sports** activities which are covered.

We recommend when participating in **winter sports** that the appropriate clothing, including crash helmets, should be worn, and activities undertaken match the level of experience the **insured-person** has in that sport (e.g. if **you** are an amateur skier do not undertake a black run).