



Policy Wording

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This policy is for residents of the United Kingdom only and for travel from the United Kingdom only.

Important - Your Policy

Please read the whole of this document carefully before you travel paying particular attention to any limits, exclusions, terms and conditions. Please make sure you understand exactly what is and what is not covered and ensure that what is covered meets your needs. It is also important to read carefully because this document contains information on how we will deal with your claim.

You should also ensure that the information you have submitted is accurate and does not misrepresent your circumstances including any medical conditions as this may affect your ability to make a claim and could invalidate the policy.

If you have any questions or you want extra cover, please contact Arthur J. Gallagher Insurance Brokers Limited during working hours Monday to Friday 9am to 5pm on phone number 020 7033 0660.

How your policy works - **Your** travel insurance policy, number FPC0008517, is a contract between **you** and the **insurer. We** will pay for any claim you make which is covered by this policy and happens during the period of cover. **Your** policy does not cover all possible events and expenses. This policy is only valid when **you** have a certificate attached and the necessary premium has been paid.

Policy excess - Under most sections of **your** policy, **you** will have to pay an excess. This means that **you** will be responsible for paying the first part of the claim for each incident per section per person. The amount **you** have to pay is the excess. If **you** have paid the appropriate additional premium for excess waiver no excess will apply.

'Cooling-off' period - If this insurance cover is not suitable, return it, together with the certificate to Arthur J. Gallagher Insurance Brokers Limited within 14 days of receipt of this document and providing **you** have not already taken **your** trip or made a claim, **your** premium will be refunded in full.

Period of Insurance - Cancellation cover as described in Section 3 begins from the date **your** policy was bought. The cover for all other sections starts at the beginning of each **journey** as shown on **your** travel tickets or confirmation of booking and finishes at the end of each **journey** but, it will not be longer than the period for which the premium has been paid. All cover ends 12 months from the chosen commencement date.

Documents needed to claim - **You** may need to provide some information about **your** claim while **you** are away. Please read the conditions and the individual Sections of **your** policy for more information.

Please read this section carefully as this policy contains health restrictions.

Medical Declaration and Disclosure

Please read this section carefully as this policy contains health restrictions.

This policy will not offer any cover, if **you**:

- are travelling against the advice of a Medical Practitioner, or
- are travelling for the purpose of obtaining medical treatment abroad, or
- have received a terminal prognosis.

Further to the above, no claim arising directly or indirectly from certain pre-existing medical conditions suffered by **you** or any person on whom the trip depends will be covered, unless **you** have declared that pre-existing medical condition to **us** and **you** have written confirmation from **us** confirming that **we** have accepted that condition.

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

To help **you** decide if **you** have a pre-existing medical condition to declare, please answer the following questions.

A. Have **you**, or any person insured under this policy:

1. Attended medical consultations or received, or been referred for, any treatment, tests, surgery, investigations(s) or follow ups at any hospital, surgery or clinic during the last two years, for any of the following medical conditions regardless of whether a formal diagnosis has been made:
 - Asthma (only where **you** have (regardless of whether a formal diagnosis has been made) received in-patient treatment), bronchitis, or any other lung or respiratory condition; or
 - cancer, any growth or form of malignancy; or
 - diabetes mellitus; or
 - epilepsy or fits; or
 - any kidney or bladder disorder; or
 - any mental or psychological condition?
2. have any other medical condition, regardless of whether or not formally diagnosed:
 - that is on-going or tests are being conducted for; or
 - from which **you** have suffered symptoms requiring in-patient medical attention or treatment during the last two years?
3. suffered at any time from the following:
any cardiovascular problems (e.g. heart attack, angina, chest pain, palpitations), any other heart condition, hypertension (raised blood pressure), blood clots, raised cholesterol or any cerebrovascular problems (e.g. stroke, transient ischaemic attack, brain haemorrhage)?

If **you** have answered “Yes” to any of the above questions, **you** must contact the Confidential Helpline on 0333 003 5563 to find out if cover can be granted.

An additional premium may be payable to cover **your** condition(s). Full documentation will be issued once **you** have been screened detailing what cover has been provided. Please note that any such additional medical cover is only valid if **you** have purchased a Flysure policy from Arthur J. Gallagher Insurance Brokers Limited.

After **you** have paid for this policy, **you** must tell **us** if **your** health changes in a way that would trigger a positive response to any of the questions under 1, 2 or 3 above. **We** will then decide if **we** can provide **you** with cover on **your** existing terms. **We** may ask **you** to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition.

If **we** cannot provide cover for the change in **your** health after **you** paid for the policy, or if **you** do not want to pay the extra premium, **you** can call **us** and make a cancellation claim if **you** have booked and paid for a **journey(s)** that **you** have not yet made. In addition, **we** will provide **you** with a pro rata refund.

If **you** do not contact us to disclose any medical condition or matter described above, it may affect any future claim under Section 2 (Medical emergency, repatriation and associated expenses) and may result in **us** declining **your** claim.

If you do not contact **us** to disclose any medical condition or issue described above, it may affect any future claim under Section 2 and may result in us declining your claim

You should also refer to the general exclusions on page 36

- B. Individuals with whom you are travelling or have arranged to travel, a person with whom you have arranged to reside with temporarily, your mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, aunt, uncle, domestic partner or fiancé/fiancée or close business associate, who are not insured under the policy.

If, at the time of taking out **your** policy or booking a **journey**, whichever was the later, **your** husband or wife, someone **you** are travelling with, your mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, aunt, uncle, domestic partner or fiancé/fiancée, the person **you** are engaged to, a close business associate or a friend **you** are going to stay with 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 3 - Cancellation or curtailment charges, that has anything to do with the medical condition of **your** husband or wife, someone **you** are travelling with, your mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, aunt, uncle, domestic partner or fiancé/fiancée, the person **you** are engaged to, a close business associate or a friend **you** are going to stay with.

Reciprocal Health Arrangement

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC) from **your** local Post Office. **You** can also apply online at www.ehic.org.uk or by telephoning 0300 330 1350. This will entitle **you** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement and **your** claim under Section 2 is reduced, **you** will not have to pay any excess.

Commitment to service

You have the right to expect the best possible service and support. If **we** have not delivered the service that **you** expected or **you** are concerned with the service provided, **we** would like the opportunity to put things right. If **you** feel **we** have fallen short of **our** standards.

If **your** complaint relates to the sale of **your** policy or its administration, then **you** should contact: Pete Drummond on 020 7033 0660 in the first instance who will try to resolve your complaints within three working days. Alternatively, you can contact our central complaints team using the following details: By email: personallinesUK@AJG.com By telephone: 0141 285 3539

If **your** complaint relates to a claim under this insurance policy then **you** should contact: Claims Settlements Agencies, 308 – 314 London Road, Hadleigh, Benfleet, Essex, SS7 2DD. United Kingdom. Tel: +44(0)208 608 4084. Email: Flysure@csal.co.uk

If **you** are still not satisfied then **you** may be able to refer **your** complaint to the Financial Ombudsman Service. **You** must approach the Financial Ombudsman Service within six months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in the final response.

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.
Telephone: 0800 0 234 567, free for people phoning from a “fixed line” (for example, a landline at home) or 0300 123 9 123, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02. Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

Your Rights

We must accept the Ombudsman’s final decision, but **you** are not bound by it and may take further action if **you** wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of **our** complaints procedure. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Online Sales Only

Although contacting us directly can be the quickest way to complain, the European Commission has set up an online platform where consumers in all EU countries can register a complaint. This can only be used for complaints about purchases made online.

The Online Dispute Resolution service (ODR) directs your enquiry to our Customer Relations Team who will handle it in the usual way. It will also let you know that the Financial Ombudsman Service (FOS) is the UK’s dispute resolution body for insurance. Should you need to escalate your complaint further ODR will transmit your complaint to FOS after 30 days.

Please note that this new EU service facilitates contact only. It doesn’t provide any other complaints service. You can find this platform at: <http://ec.europa.eu/odr> Please quote our e-mail address:

Governing Law

It is possible to choose the law applicable to a contract of insurance covering a risk situated in the **United Kingdom**. **We** have chosen Scottish Law to apply if **you** live in Scotland and English Law to apply if **you** live elsewhere in the **United Kingdom**.

Who to contact if you need to claim

To claim, phone +44(0) 208 608 4084 between 9am and 5pm Monday to Friday and ask for a claim form or write to Claims Settlements Agencies, 308 – 314 London Road Hadleigh, Benfleet. Essex. SS7 2DD. United Kingdom Tel: +44(0)208 608 4084. Email: Flysure@csal.co.uk. You should fill in the form and send it to Claims Settlement Agencies as soon as possible with all the information and documents we ask for.

What to do if you need medical treatment or you need to be sent home (repatriated) while you are abroad

Refer to Section 2 (Medical emergency, repatriation and associated expenses) and/or Section 3 (Cancellation or curtailment charges)

Contact details can be found under 24 HR EMERGENCY ASSISTANCE HELPLINE

24 HR EMERGENCY ASSISTANCE HELPLINE

In the event of an illness or accident which may lead to **you** incurring emergency medical expenses or before any arrangements are made for repatriation or in the event of curtailment necessitating **your** early return **home you** must contact our 24 HR Emergency Assistance Service provider at the below details.

If a medical problem happens in all instances contact Healix International as soon as possible

Tel: UK +44 (0)208 608 4083

Fax: UK +44 (0)208 481 7826

Email Address: internationalhealthcare@Healix.com

For **your** protection **your** calls may be recorded and may be monitored

Please give Healix International **your** age, policy number and certificate number and say that **you** are insured with Fly-Sure, through Arthur J. Gallagher Insurance Brokers Limited.

Healix International's doctors and nurses and other technical support staff are on call 24 hours a day throughout the year. They provide immediate help to anyone who contacts their 24 hour assistance line.

The service is available if medically necessary and when **you** are covered by the policy. It includes:

- a guarantee to pay hospital or doctors' fees;
- help in different languages;
- repatriation arrangements to send **you home** by land, sea or air and if necessary a nurse or doctor to travel with **you**;
- necessary travel arrangements for other members of **your** party or next-of-kin (if it is covered under this policy);
- an ambulance service to a hospital or nursing home or **your home** when **you** arrive in the **United Kingdom**.

Geographical Area

Worldwide (excluding **United Kingdom**).

Definition of Words

Throughout this policy and certificate, the words and phrases listed below have the meanings given next to them when printed in bold.

Accident - an unexpected event causing physical **bodily injury**, resulting in total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the event.

Associated condition - A medical condition that has a higher likelihood of occurring if **you** have a particular existing medical condition than if **you** did not have that existing medical condition.

Any associated conditions will be shown on **your** policy schedule if **you** decline to cover **your** medical condition(s) or they are excluded from cover.

If **you** do not disclose **your** medical condition(s) **you** will not be covered for any conditions in line with the Medical Declaration and Disclosure requirements **you** will not be covered for any conditions associated with **your** existing medical condition (s), which would have been advised to **you** had **you** declared these as requested.

Bodily injury - a bodily injury which is the direct result of an accidental, external, violent and visible cause, including accidental injury as a direct result of being exposed to the elements. This does not include an injury caused by sickness, disease or any naturally occurring condition or process.

Children - children, step children or foster children living at home aged under 16. Children are only covered when travelling with a person aged 16 or over.

Aspen Insurance - Aspen Insurance UK Limited.

Dangerous activity -

The following activities are covered under this policy:

Abseiling (within organiser's guidelines), archery, badminton, banana boating, baseball, basketball, bowls, bungee jumping (within organiser's guidelines), camel riding (no personal liability cover), canoeing (up to grade 2 rivers only when professionally supervised by a qualified guide or instructor), catamaran sailing within territorial waters (if qualified/no liability cover), clay pigeon shooting (no liability cover), climbing (on a climbing wall only), cricket, curling, cycling, deep sea fishing, dinghy sailing (no liability cover), fell walking, fishing, glacier walking, go karting (within organiser's guidelines and when wearing a helmet and protective gear/no liability cover), golf, gymnastics, heptathlon, hiking/trekking/walking, horse riding when wearing a helmet and protective gear (excl. competitions/racing/jumping/hunting), hot air ballooning (organised pleasure rides only), ice skating (no racing or speed skating), indoor climbing (on climbing wall with belays/ no competitions), jet boating (no racing or liability cover), jet skiing (no racing or liability cover), kayaking (up to grade 2 rivers only when professionally supervised by a qualified guide or instructor), marathon running, netball, orienteering, paint balling (wearing eye protection/no liability cover), parascending - over water, pony trekking, racket ball, rambling, rap jumping (within organiser's guidelines), rifle range shooting (no liability cover), ringos, roller skating/blading (wearing pads & helmets), rounders, rowing (except racing), running, safari trekking on a vehicle (must be organised tour), safari trekking on foot (must be organised tour), sailing within territorial waters (if qualified/no liability cover), scuba diving to 30m with a qualified diver or instructor(within organiser's guidelines), shooting (within organiser's guidelines/no liability cover), skateboarding (wearing pads and helmets), ski dooing (no personal liability), sledging - pulled by horse or reindeer as a passenger, small bore target shooting (within organiser's guidelines/no liability cover), snorkelling, snow shoes (walking), softball, squash, surfing, table tennis, ten pin bowling, tennis, trekking/walking/hiking, tug of war, volleyball, wake-boarding, walking/hiking/trekking, war games (wearing eye protection/no liability cover), water polo, water skiing, white water rafting (within organiser's guidelines), wind surfing, yachting within territorial waters (if qualified/no liability cover) and zorbing.

The following activities can be covered on payment of an additional premium:
American football, fencing (within organiser's guidelines/no liability cover), football (soccer), hockey, judo, lacrosse, mountain biking (protective headgear must be worn), rugby, sand dune surfing/skiing, street hockey (wearing pads and helmets) and summer tobogganing.

The following activities are not covered:

Any professional sporting activity, any type of racing other than on foot, big game hunting, black water rafting, BMX riding – stunt/obstacle, boxing, canyoning, cave tubing, caving/pot holing, endurance tests, flying (except passengers in licenced passenger carrying aircraft), free mountaineering, gliding (no cover for crewing or piloting), hang gliding, high diving (over 5 metres), hunting (fox/drag), ice hockey, karate, kite surfing, manual work, martial arts, micro lighting, motor rallying, mountaineering, parachuting, paragliding, parapenting, polo, pot holing/caving, quad biking, river bugging, rock climbing, rodeo, shark diving, sky diving, speed trails/time trails, time trails/speed trials, water ski jumping, weight lifting, white water canoeing and wrestling.

Winter-sports activities

The following activities are covered where the extra premium has been paid for Winter Sports cover:

Big foot skiing, cross country skiing on recognised paths, dry slope skiing, glacier skiing, mono skiing, off piste skiing (within local ski patrol guidelines and with a qualified guide or instructor), skiing, sledging/tobogganing, snow blading, snow-boarding and tobogganing/sledging.

The following activities are not covered:

Cat skiing, heli skiing, lugging/bobsleigh, ski acrobatics, ski jumping and ski racing.

If there are activities that **you** intend to participate in that are not listed above please call Arthur J. Gallagher Insurance Brokers Limited to confirm whether cover is provided.

Hijack - the unlawful seizure or wrongful exercise of control of the aircraft or ship (or the crew thereof) in which **you** are travelling as a fare paying passenger.

Home - the place **you** usually live in the **United Kingdom**.

Home country - the country where **you** are registered for income tax purposes.

Insurer - Aspen Insurance UK Limited.

Journey - a holiday or trip that takes place during the period of cover which begins when **you** leave home and ends when **you** get back **home** or to a hospital or nursing home in the **United Kingdom**, whichever is earlier.

Legal Expenses - **Your** representatives' legal fees, expenses and other costs which **we** have agreed or the costs of any other parties involved in the legal proceedings if **you** have to pay those costs. This includes costs following an out of court settlement to which **we** have agreed.

Mugging - theft or attempted theft (including that of a vehicle that **you** are in) involving an act of violence against **you** by someone not insured on this policy which results in **your** injury and hospitalisation.

Pair or set - a number of items of **personal possessions** (this does not include **ski equipment**) that belong together or can be used together.

Personal money - cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Personal possessions - each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and passport) and **ski equipment** where cover is in place for **winter sports**.

Relative - your mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, aunt, uncle, or fiancé/fiancée.

Redundancy - loss of paid employment (provided employment has been on a continuous basis with the same employer for at least 24 months; and **you** qualify for payment under current **United Kingdom** redundancy payment legislation; and at the time of booking the **journey** or purchasing this policy, whichever is the later, there was no reason to believe anyone would be made redundant) of **you** or any person who are travelling or have arranged to travel with.

Resident - a person who has their main **home** in the **United Kingdom** and has not spent more than six months abroad during the year before the policy was bought.

Ski equipment - skis, poles, boots and bindings, snow boards or ice skates.

Ski pack - hired ski equipment, ski school fees and lift passes.

United Kingdom - England, Scotland, Wales and Northern Ireland.

Valuables - jewellery, watches, items made of precious metals or precious stones, furs, binoculars, telescopes, computer games; any kind of photographic, audio, video, computer (including laptops and tablets), television, fax, phone (including mobile and smartphones) or portable satellite equipment; films, tapes, cassettes, compact or computer discs and cartridges and drones.

We, our, us - Aspen Insurance UK Limited.

Winter sports - skiing and snow boarding.

You, your - each person including **children** who an insurance premium has been paid for as shown on the certificate.

Personal possessions and personal money - Section 1

We will pay:

- 1 Up to £1,500 in total for **your personal possessions** (this does not include **ski equipment**) that are lost, stolen or damaged on **your journey**.
- 2 Up to £100 in total for essential replacement items, **if your personal possessions** (this does not include **ski equipment**) are lost, misplaced or stolen on **your outward journey** for more than 12 hours from when **you** arrived at **your** destination.
- 3 Up to £250 towards the cost of additional travel and accommodation costs **you** have incurred outside the **United Kingdom**, whilst replacing **your** passport if it is lost on **your journey**.
- 4 Up to £250 for loss or theft of **your personal money** while on **your journey**.

For each **journey** - what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

1 and 4 only

- An excess of £75 for each incident claimed for under this section unless the appropriate additional premium for excess waiver has been paid. Where an excess of £75 per insured person per claim is applied, this is limited to £150 where one claim relates to two or more members of the same family covered by this policy

1

- More than £150 for any single article, **pair or set** of any kind, whether jointly owned or not.
- More than the part of the **pair or set** that is stolen, lost or destroyed.
- More than £250 in total for **valuables**, whether jointly owned or not.
- Breakage of or damage to sports equipment while it is being used (this does not include **ski equipment**), fragile articles (any item(s) including but not limited to glassware, china, earthenware, antiques, clocks and other such items which are easily damaged or destroyed), works of art, paintings, sculptures, computer games, musical instruments, audio, video (this does not include camcorders), computer (this does not include lap top computers), television, fax, phone, portable satellite and scuba diving equipment and household goods unless the breakage or damage is caused by fire or accident to the vehicle in which they are being carried.
- Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.
- The cost of replacing or repairing false teeth.
- **Personal possessions** sent as freight (such as suitcases **you** send ahead of **you**).

2

- Any claim resulting from loss of passport not accompanied by a report from the consular representative confirming the date of loss, the date of notification of loss and the date on which a replacement passport was obtained.
- Any claim not reported to the police within 24 hours of the discovery or as soon as possible after that and a written report is not obtained from them.

3

- Loss or theft of, or damage to the following.
 - Films, tapes, cassettes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
 - Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
 - Pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried by public transport.
 - Property specifically covered by other insurance.
 - **Valuables** left in a motor vehicle.
 - **Valuables** carried in suitcases, trunks or similar containers unless they are with **you** all the time.
 - **Valuables** unless they are with **you** all the time or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
 - Bonds, share certificates, guarantees or documents of any kind.
 - **Personal possessions** that are not with **you** all the time unless they are locked in the accommodation **you** are using on **your journey** or **personal possessions** (other than **valuables**) that are out of sight in the locked boot or covered luggage area of a locked motor vehicle which has been broken into (no cover for any items stolen overnight between 10pm and 8am).

Please note **we** may not pay **your** claim if **you** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required.

4

- More than £250 in cash in total while on **you**, whether jointly owned or not.
- Compensation unless **you** can provide receipts of the amount **you** had from the place where **you** got the currency.
- Loss or theft of **personal money**, unless it is with **you** all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency. Loss or theft of travellers' cheques where the place where **you** got them provides a replacement service. Travel tickets paid for using any promotional vouchers or any airline mileage reward scheme, for example Air Miles or Avios points.

Medical emergency, repatriation and associated expenses - Section 2

This section provides insurance for emergency medical costs not covered under a reciprocal health agreement between the government of the **United Kingdom** and that of **your** country of loss including costs covered by the European Health Insurance Card (EHIC). This is not Private Medical Insurance.

If **you** are taken into hospital or **you** think **you** may have to come home early or extend **your journey** because of illness or **accident**, the 24 HR Emergency Assistance Service provider company must be told immediately - see under the heading 24 HR Emergency Assistance Helpline on page 5. Failure to do so may invalidate your claim.

For each **journey** - what **you** are covered for

We will pay **you** or **your** legal representatives for the following necessary emergency expenses which **you** run up within six months of the incident for a **journey** outside **your home country** and **United Kingdom** during **your journey**.

- 1 Any reasonable fees or charges **you** incur for:
 - a medical, surgical, repatriation, hospital, nursing home or nursing services;
 - b reasonable extra transport and accommodation costs for **you** and one person who stays or travels with **you** or to **you** from the **United Kingdom** on medical advice. This is extended up to two people if the insured person is under 18 years of age;
 - c transporting **your** body or ashes to **your** home or **we** will pay up to £3,000 for **your** funeral expenses, in the place where **you** die outside **United Kingdom** or **your home country**.
- 2 Up to £1,000 for emergency dental treatment to relieve sudden pain.

For travel to the United States of America medical, surgical, hospital, nursing home and nursing services fees or charges means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.

For each **journey** - what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions on page 36 or Conditions on page 37**.

1 and 2 only

- An excess of £75 for each incident claimed for under this section unless **your** claim is reduced because **you** have used a European Health Insurance Card (EHIC) within one of the European countries covered by the card or any other reciprocal health arrangement or the appropriate additional premium for excess waiver has been paid. Where an excess of £75 per insured person per claim is applied, this is limited to £150 where one claim relates to two or more members of the same family covered by this policy.
- The cost of replacing any medication **you** were using when **you** began **your journey**.
- Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** agree.
- Claims where **you** do not comply with the treatment agreed by the treating doctor and the emergency assistance company.
- Costs of telephone calls, other than;
 - i. calls to the emergency assistance company notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned
 - ii. any costs incurred by **you** when **you** receive calls on your mobile from the emergency assistance company for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
- The cost of taxi fares, other than those for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital. However, any costs incurred by **you** to visit another person in hospital are not covered.
- Any costs incurred in Australia which would have been covered by Medicare had **you** enrolled, and **you** failed to enrol in Medicare; and/or
- Any costs which are covered under a reciprocal health agreement between the government of the **United Kingdom** and that of **your** country of loss including costs covered by the European Health Insurance Card (EHIC)
- Any claim as a result of **you** not taking **your** prescribed medication
- Anything caused by:
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
 - **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
 - **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
 - any form of solvent or alcohol abuse including alcohol withdrawal or **you** drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your journey** but **we** will not cover any claim arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.
 - **your** unauthorised use of a swimming pool outside the specified times of opening.
 - **you** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

- **you** travelling on a motorcycle, motor scooter or moped not wearing a helmet and on a motorcycle, motor scooter or moped over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle, motor scooter or moped of more than 125cc.
- **you** travelling in a motor vehicle not wearing a seatbelt where a seatbelt is available;
- anything caused by **you** taking part in manual work, unless **we** agree in writing;
- **you** taking part in any **dangerous activity** including winter sports activities unless listed as covered and where appropriate, an extra premium has been paid for this cover, or unless otherwise agreed;
- **you** being pregnant and expected to give birth before or within 14 weeks of the date of arrival **home**:

In addition to the above, additional restrictions apply in respect of 1a and 1b.

1a

- Services or treatments **you** receive within **United Kingdom** or **your home country**.
- Services or treatments **you** receive which the doctor in attendance and the emergency assistance company think can wait until **you** get back to **United Kingdom** or **your home country**.
- In-patient treatment or repatriation which the emergency assistance company has not authorised.
- The extra costs of having a single or private room in a hospital or nursing home
- The cost of all treatment which is not directly related to the illness or injury that caused the claim.

1b

- **Your** burial or cremation within **United Kingdom** or **your home country**.

2

- Replacing or repairing false teeth or artificial teeth (such as crowns).
- Dental work involving the use of precious metals.

We reserve the right to repatriate the insured person to the **United Kingdom** when in the opinion of the doctor in attendance and the our emergency assistance company the insured person is fit to travel.

If **you** are injured or become ill during **your journey**, the emergency assistance company may:

- move **you** from one hospital to another;
and /or
- arrange for **you** to return to the **United Kingdom** at any time.

They will do this if they and the treating doctor think that it is safe for **you** to be moved or returned to the **United Kingdom**. If **you** choose not to, **our** liability will end on the date it was deemed safe for **you** to be moved or returned to the **United Kingdom**.

Any expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.

Any additional costs arising from single or private room accommodation unless deemed necessary by the treating doctor.

From any claim as a result of a pre-existing medical condition that exists either at the time **your** policy starts or at the time of booking **your journey** (unless terms were agreed in writing by **us** under the **Medical Declaration and Disclosure** on 1) or any **associated condition**.

Cancellation or curtailment charges - Section 3

If **you** think **you** may have to cut **your journey** short (curtail), the 24 HR Emergency Assistance Service provider must be told immediately - see under the heading 24 HR Emergency Assistance Service provider on page 5. Failure to do so may invalidate your claim.

For each **journey** - what **you** are covered for

We will pay up to £1,000 (this includes up to £100 for excursions) in total for **your** part of the costs of unused personal accommodation, transport charges and extra travel expenses which have been paid or where there is a contract to pay before **your journey** begins, which cannot be recovered from anywhere else.

We will provide this cover in the following necessary circumstances.

- 1 If **you** cancel **your journey** before it begins because one of the following happens after the date **your** travel tickets or confirmation of booking were issued on or after the date **your** policy was bought.
 - a The death, serious injury or serious illness of **you**, **your** husband or wife, someone **you** are travelling with, your mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, aunt, uncle, domestic partner or fiancé/fiancée, the person **you** are engaged to, a close business associate or a friend **you** were going to stay with.
 - b **You** or someone **you** are travelling with is called for jury service in the **United Kingdom** or as a witness (but not as an expert witness) in a court in the **United Kingdom**.
 - c **You** or someone **you** are travelling with is needed by the police following a burglary, or damage caused by a serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in the **United Kingdom**.
 - d **Redundancy**.
- 2 If **you** cut short **your journey** (curtail) because of one of the following:
 - a 1a, 1b or 1c above.
 - b **You** are injured or ill and are in hospital for the rest of **your journey**.
 - c Severe weather in the **United Kingdom** stops **you** from making **your** outward **journey** from the **United Kingdom**.
 - d **Your** passport is lost after check-in at **your** departure point and stops **you** from making **your** outward **journey** from the **United Kingdom**.

If **you** cancel the **journey** due to bodily injury or illness **you** must provide a medical certificate from a medical practitioner stating that this necessarily prevented **you** from travelling.

We will calculate curtailment claims from the day it is necessary for **you** to return to the **United Kingdom** or **you** are hospitalised as an in-patient, for the rest of **your journey**. **We** will pay personal accommodation and extra travel expenses based on each 24-hour period **you** have lost. If **we** pay extra transport costs in the event of **your** repatriation, **your** unused travel tickets will then belong to **us**.

For each **journey** - what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

- An excess of £75 (or £10 if **you** are only claiming for **your** lost deposit) for each incident claimed for under this section unless the appropriate additional premium for excess waiver has been paid. Where an excess of £75 per insured person per claim is applied, this is limited to £150 where one claim relates to two or more members of the same family covered by this policy.
- Any claim if at the time of taking out **your** policy or booking a **journey**, whichever was the later, **your** husband or wife, someone **you** are travelling with, your mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, aunt, uncle, domestic partner or fiancé/fiancée, the person **you** are engaged to, a close business associate or a friend **you** are going to stay with who not insured under this policy 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.
- Any claim as a result of **you** not taking **your** prescribed medication
- Any claim caused by **you** being on a hospital waiting list where the claim relates to **you** accepting an appointment that causes **you** to cancel or curtail **your journey**.
- Anything caused by:
 - **you** being off loaded or denied boarding;
 - **you** not having the correct passport, visa or other relevant travel permissions;
 - any restriction caused by the law of any country or people enforcing these laws;
 - insolvency of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
 - anything the company providing **your** transport or accommodation' their agents, any person acting for **you** or **your** conference organiser is responsible for;
 - **your** vehicle being stolen or breaking down;
 - **you** not wanting to travel or not enjoying **your journey**;
 - riot, civil commotion, strike or lock-out;
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
 - **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
 - **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
 - the death of any pet or animal.
 - any form of solvent or alcohol abuse including alcohol withdrawal or **you** drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your journey** but **we** will not cover any claim arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.
 - **your** unauthorised use of a swimming pool outside the specified times of opening.
 - **you** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
 - the death of any pet or animal.
- Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

- Cancellation because of **you** being pregnant and expected to give birth before or within 14 weeks of the date of arrival **home** at the beginning of the **journey** (unless this was confirmed after the date **your** travel tickets or confirmation of booking were issued and at the date **your** policy was bought and is medically necessary).
- Cutting short **your journey** unless the emergency assistance company has agreed.
- Cutting short **your journey** because of **you** being pregnant and expected to give birth before or within 14 weeks of the date of arrival **home**.
- Any costs when **you** do not get a medical certificate (from the doctor who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** early because of death, injury or illness. **Our** doctor must have agreed with the reason and that **you** were fit to travel.
- The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.
- **You** travelling on a motorcycle, motor scooter or moped not wearing a helmet and on a motorcycle, motor scooter or moped over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle, motor scooter or moped of more than 125cc;
- Anything caused by **you** taking part in manual work, unless **we** agree in writing.
- **you** travelling in a motor vehicle not wearing a seatbelt where a seatbelt is available;
- **you** taking part in any **dangerous activity** including winter sports activities unless listed as covered and where appropriate, an extra premium has been paid for this cover, or unless otherwise agreed;
- Any costs in respect of Air Passenger Duty.
- Any costs in respect of travel tickets paid for using any promotional vouchers or any airline mileage reward scheme, for example Air Miles or Avios Points.
- Any accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
- Any claim unless:
 - **you** can produce either **your** boarding pass or a letter from the carrier confirming that **you** checked in with **your** passport;
 - **you** have written confirmation from the relevant authority, that **you** reported the loss and that every attempt was made to recover **your** passport;
 - **you** have written confirmation from **your** carrier that no reasonable alternative travel arrangement could be made.
 - from any claim as a result of a pre-existing medical condition that exists either at the time **your** policy starts or at the time of booking **your journey** (unless terms were agreed in writing by **us** under the Medical Declaration on page 1 or any **associated condition**).

Personal accident - Section 4

What **you** are covered for

We will pay **you** or **your** legal representative one of the following amounts for an **accident** which must be caused by something external and visible.

- 1 £15,000 for death. (**We** will not pay more than £1,500 if **you** are under 16 at the time of the **accident**).
- 2 £15,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.
- 3 £15,000 for a permanent physical disability as a result of which there is no work which **you** are able to do. If **you** are not in paid work, **we** will provide the same cover for any permanent disability which prevents **you** from doing all **your** usual activities.

Note: For persons aged over 65 years the death benefit is limited £1,500 and points 2 and 3 shall not apply.

What **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

Anything caused by:

- any **accident** that **you** suffer before **your journey** begins;
- **your** sickness, disease, physical or mental condition that is gradually getting worse;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
- any form of solvent or alcohol abuse including alcohol withdrawal or **you** drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your journey** but **we** will not cover any claim arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.
- **your** unauthorised use of a swimming pool outside the specified times of opening.
- **you** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
- **you** travelling on a motorcycle, motor scooter or moped not wearing a helmet and on a motorcycle, motor scooter or moped over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle, motor scooter or moped of more than 125cc;
- **you** travelling in a motor vehicle not wearing a seatbelt where a seatbelt is available;
- **you** taking part in manual work, unless **we** agree in writing;
- **you** taking part in any **dangerous activity** including winter sports activities unless listed as covered and where appropriate, an extra premium has been paid for this cover, or unless otherwise agreed;

We will not pay more than one of the benefits resulting from the same injury.

Personal liability - Section 5

If you are hiring a motorised or mechanical vehicle, while on your journey you must make sure that you get the necessary insurance from the hire company. We do not cover this under our policy.

For each **journey** - what **you** are covered for

We will pay up to £2 million plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following:

- 1 **Bodily injury** of any person.
- 2 Loss of or damage to property which **you** do not own and **you** or any member of **your** family have not hired, loaned or borrowed.
- 3 Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or any member of **your** family.

For each **journey** - what **you** are not covered for:

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

Any liability for **bodily injury** or loss of or damage to property that comes under any of the following categories:

- Something which is suffered by anyone employed by **you** or a member of **your** family or anyone travelling with **you** and is caused by the work they are employed to do.
- Something which is caused by something **you** deliberately did or did not do.
- Something which is caused by **your** employment or any member of **your** family's employment.
- Something which is caused by **you** using any firearm or weapon.
- Something which is caused by any animal **you** own, look after or control, except horses, domestic dogs and cats.
- Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any liability for **bodily injury** suffered by **you** or any member of **your** family

Compensation or other costs caused by **accidents** arising from **your** ownership or possession of any of the following:

- The use of any land or building except for the accommodation **you** are using on **your journey**.
- Motorised or mechanic vehicles and any trailers attached to them.
- Aircraft including drones, motorised water craft or sailing vessels, except boats designed for and being used as accommodation **you** are using on **your journey**.

Catastrophe - Section 6

What **you** are covered for

Up to £1,000 for extra accommodation and transport costs **you** need to pay to move to other accommodation of a similar standard to that **you** originally booked, if, as a result of fire, flood, earthquake or storm, explosion, hurricane, typhoon, cyclone, tornado, tsunami, landslide, avalanche, volcanic eruption during **your journey you** cannot use **your** accommodation.

What **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions on page 36 or Conditions on page 37**.

- An excess of £75 for each incident claimed for under this section unless the appropriate additional premium for excess waiver has been paid. Where an excess of £75 per insured person per claim is applied, this is limited to £150 where one claim relates to two or more members of the same family covered by this policy.
- Compensation unless **you** get a letter from the company providing accommodation, police or **your** tour operators representative confirming that **you** could not use **your** accommodation.
- Compensation which **you** can get from the company providing accommodation, **your** tour operator or anywhere else.
- Any expense which **you** would normally have expected to pay during **your journey**.

Legal expenses - Section 7

What **you** are covered for

We will pay the **legal expenses** incurred by **you** or **your** representative, up to a limit of £50,000, in the pursuit of compensation and/or damages against a third party arising from or out of **your** personal injury or death as a direct result of an accident, provided that **we** shall have complete control over the legal proceedings and the appointment and control of any legal representative.

What **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions on page 36 or Conditions on page 37**.

We will not pay for:

- The first £100 per insured person per claim unless the appropriate additional premium for excess waiver has been paid.
- Anything specifically excluded from cover as detailed in the policy exclusions section of this policy.
- **Legal expenses** incurred prior to the granting of support by **us**.
- Any claim reported more than 90 days after the start of the event giving rise to such a claim.
- Any claim where, in **our** opinion, there is insufficient prospect of success in obtaining a reasonable benefit.
- Damages or fines **you** have to pay.
- Any claim arising from **your** business or professional activities.
- Any **legal expenses** which are dependent on the successful outcome of the case.
- **Legal expenses** incurred in relation to a dispute between **you, us, the insurer** or **our** agents other than as detailed under the Arbitration clause below.

Notification

1. **You** must inform **us** by filling in a claim form within 90 days of the commencement of the event giving rise to the claim.
2. **You** must give **us** a full and truthful account of the details of **your** claim. Until **you** have told **us** about the claim and **we** have given **our** agreement, **we** will not be responsible for any **legal expenses**.

Selection of the appointed representative

- Outside the European Union, **we** have complete control over the legal proceedings and the selection, appointment and control of any appointed representatives.

Arbitration

If there is a dispute between **you** and **us** or the **Insurer** about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister whom **you** and **we** agree to. If **we** cannot agree with **you** on an arbitrator, the President of the Law Society (or similar organisation) will choose the arbitrator. The side that loses the arbitration will pay the costs of the arbitration. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If **you** lose or are asked to pay a share of the costs, those costs will not be covered under this policy.

Co-operation

We must be able to contact the appointed representative. **You** and the appointed representative must co-operate with **us** and tell **us** about developments concerning **your** case. **We** must be able to have access to the appointed representative's files if **we** request this.

Settlement

You must tell **us** if an offer is made to settle the legal proceedings. **You** must not negotiate or agree to settle the dispute without having **our** agreement beforehand. If **you** do not accept a reasonable offer, **we** may not continue to support **your** claim.

Payment of bills

You must send **us** all bills for the appointed representative's **legal expenses** as soon as **you** receive them. **You** must confirm to **us** that any charges **you** have to pay are acceptable and that **we** may pay the bill for **you**.

Recovery

You and **your** appointed representative must take every step to recover **legal expenses**. If **we** pay **legal expenses** up to the maximum for any one claim and **you** pay more **legal expenses** to end **your** case, **we** and **you** will share any **legal expenses** that are recovered. **We** and **you** will each receive the same percentage as was paid.

Claims evidence

We will require the following evidence:

- A doctor's certificate in respect of accidental personal injury or death certificate in respect of accidental death.
- Any independent witness statements.
- Any available supporting documentary evidence (including photographs if possible).

Travel delay - Section 8

If **you** are a resident of Northern Ireland, cover under this section is extended to include international departures from ports/airports within the Republic of Ireland.

The benefit provided under 1. below is intended to provide compensation if **you** are delayed at **your** point of departure and is only applicable if **you** have travelled there and checked-in. If **you** have not travelled to **your** departure point **you** will not be covered even if **you** have checked-in online.

What **you** are covered for:

1. For a benefit of £20 for the first full 12 hours **you** are delayed and £10 for each full 12 hours **you** are delayed after that, up to a maximum of £300 (regardless of the number of incidents of delay).

If **you** outward or return flights, sea crossing, coach or train departure to or from the **United Kingdom** are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

NOTE – This section only applies for delays at **your** final departure point to or from the **United Kingdom**.

What **you** are not covered for:

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

1. if **you** do not 'check-in' for the flights, sea crossing, coach or train departure before the intended departure time;
2. if **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;
3. for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;

Mugging - Section 9

What **you** are covered for

We will pay £40 per 24 hours up to the limit of £400 in addition to any medical expenses incurred under Medical emergency, repatriation and associated expenses – section 2 of this policy if **you** are **mugged** and, as a result of **your** injuries received from the **mugging**, are admitted as an in-patient to a hospital abroad.

For each **journey** - what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

- Claims if **you** do not report the **mugging** to the local Police within 24 hours or as soon as possible after that and obtain written confirmation of **your** injuries and period of in-patient treatment from the hospital.

Hijack - Section 10

What **you** are covered for

We will pay a benefit of £50 per full 24 hours up to £500 for the duration of the **hijack**.

Special Conditions relating to claims

You must produce independent evidence in writing to support **your** claim.

For each **journey** - what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

- Any claim where **you** or **your** business connections have engaged in activities that could be expected to increase the risk of **hijack**.

Withdrawal of services - Section 11

What **you** are covered for

We will pay **you** £40 for every complete period of 24 hours up to £500 if **your** pre-booked hotel completely withdraws the following services due to strike or industrial action:

1. Water or electrical facilities, or
2. Swimming pool facilities, or
3. Kitchen services to the extent that no food is available, or
4. Chambermaid facilities.

For each **journey** - what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

- Any claim not substantiated by a written report from the hotel management confirming the exact length, nature and cause of the disruption.

- Claims arising directly or indirectly from strike or industrial action which was advised or known to **you** at the time this policy was purchased or when **you** booked **your journey** whichever was later.
- Claims for services which were not available prior to any strike or industrial action.
- Claims where the hotel or tour company have made alternative arrangements.

Kennel and cattery fees - Section 12

What **you** are covered for

We will pay up to £400 for emergency kennel or cattery costs if while **you** are travelling outside **United Kingdom**.

1. **Your** cat or dog is accidentally injured or suddenly taken ill outside the **United Kingdom** during **your journey** and a veterinary surgeon advises that **your pet** cannot travel home on **your** booked return date.
2. **Your** cat or dog fails to meet the requirements for re-entry to the **United Kingdom**, despite **you** complying with all the necessary regulations and precautions.
3. Reasonable additional accommodation (room only) and travel expenses to enable one person to stay with **your** cat or dog if it is not well enough to travel **home** on **your** booked return date.

Special condition relating to claims

You must send **us** written confirmation (at **your** own expense) from the appropriate kennel or cattery confirming the amount of fees that **you** have had to pay together with the dates for which these were payable.

For each **journey** - what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

- Boarding at an unlicensed kennel or cattery.
- Kennel or cattery fees for **your** cat or dog in the **United Kingdom**.
- Quarantine costs in the **United Kingdom** if **your** pet fails to meet the re-entry requirements to the **United Kingdom** and has to be placed in quarantine upon its return to the **United Kingdom**.
- Illness of **your** cat or dog due to a condition for which there is a routine vaccination available which has not been given.
- Costs incurred prior to **your** booked return date or after **your** cat or dog has been confirmed as fit to travel back to the **United Kingdom**.

Travel disruption cover - Section 13

(This section of cover only applies if you have paid the appropriate premium)

This section provides cover for costs not forming part of a **package** holiday.

Special conditions applying to this section:

1. **You** may only claim under either part A or B or D of this section for the same event
2. **You** may only claim the delay benefit provided by either Travel Delay - Section 8 or part D. Enforced Stay of this section, for the same event but not both.

3. If the same costs and charges are also covered under any other section of this policy **you** can only claim for these under one section for the same event.

Special definitions applying to this section:

Booking Agent

A person or organisation that makes reservations for travel or accommodation on **your** behalf.

Consolidator

A person or organisation that sells airline tickets on behalf of an airline.

Package

The pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.

As more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Scheduled Airline

An airline that provides a regular service which runs to a timetable.

A. Cancellation or curtailment charges is extended to include the following cover.

For each **journey** – what **you** are covered for

1. If **you** were not able to travel and use **your** booked accommodation; or
2. If the **journey** was cut short before completion

as a result of any of the following:

- a the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body issuing a directive:
 - (i) prohibiting all travel or all but essential travel to; or
 - (ii) recommending evacuation from the country or specific area or event to which **you** were travelling providing such directive came into force after **you** purchased this insurance or booked the **journey** (whichever is the later), or in the case of cutting short **your journey** after **you** had left the **United Kingdom** to commence the **journey**.
- b the insolvency of **your scheduled airline**.
- c the insolvency of the providers or **booking agents** of **your** accommodation.
- d fire, flood, earthquake, explosion, hurricane, tsunami, landslide, avalanche, volcanic eruption or storm, typhoon, cyclone or tornado making **your** accommodation uninhabitable.
- e an outbreak of food poisoning or an infectious disease at **your** accommodation resulting in its closure during **your journey**.
- f strike leading to the cancellation of **your** international transport from the **United Kingdom**.

- g the Channel Tunnel being closed for 24 hours from the date and time of **you** scheduled departure as shown on **your** ticket/itinerary.
- h an airport or port **you** were due to travel from or through being closed for 24 hours from the date and time of **your** scheduled departure as shown on **your** ticket/itinerary.
- i air space being closed for 24 hours from the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary.
- j **you** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours.

Special conditions

1. If **you** fail to notify the travel agent, tour operator, or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **journey** the amount we will pay will be limited to the cancellation charges that would have applied otherwise.
2. **You** must get (at **your** own expense) written confirmation from the transport provider (or their handling agent) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

We will pay **you** for any irrecoverable unused travel and accommodation costs (including unused kennel or cattery fees) and other prepaid charges including airport parking, car hire, excursions up to £1,000 and up to a maximum of £250 in respect of green fees where the appropriate Golf Cover premium has been paid which **you** have paid or are contracted to pay together with any reasonable additional travel expenses incurred.

For each **journey** – what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions on page 36** or **Conditions on page 37**.

- An excess of £75 for each incident claimed for under this section unless the appropriate additional premium for excess waiver has been paid. Where an excess of £75 per insured person per claim is applied, this is limited to £150 where one claim relates to two or more members of the same family covered by this policy
- Any costs incurred by **you** which are recoverable from the transport operator or for which **you** receive 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 the company providing the accommodation or for which **you** receive or are expected to receive compensation or reimbursement
- Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements
- Any costs which **you** would have expected to pay during **your journey**
- Any claims arising directly or indirectly from circumstances known to **you** prior to the date this insurance is purchased by **you** or the time of booking any **journey** (whichever is the later) which could reasonably have been expected to give rise to cancellation or cutting short the **journey**
- Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by **you**
- Scheduled flights not booked in the **United Kingdom** under part b only above

- The financial failure of
 - o Any **scheduled airline** which is insolvent at the date this insurance is purchased by **you** or at the time of booking any **journey** (whichever is the later)
 - o Any **scheduled airline** which is bonded or insured elsewhere (even if the bond is insufficient to meet the claims)
 - o Any travel agent, tour organiser, **booking agent** or **consolidator** with whom **you** have booked a scheduled flight
- Costs which **you** can recover from elsewhere. For example, payments recoverable from **your** credit or debit card issuer
- Any claim arising directly or indirectly from denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport or other documentation required by the transport provider or their handling agent or if **you** hold a standby or concessionary fare ticket that allows the transport provider or their handling agent to withdraw **your** rights to a seat without penalty
- Claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country

B. Substitute Accommodation Cover

For each **journey** – what **you** are covered for

If **you** need to move to alternative accommodation on arrival or at any other time during the **journey** because **you** cannot use **your** booked accommodation as a result of the following events:

1. insolvency of the providers of **your** accommodation.
2. fire, flood, earthquake, hurricane, tsunami, landslide, avalanche, volcanic eruption, storm, typhoon cyclone or tornado
3. an outbreak of food poisoning or an infectious disease.

We will pay **you** for reasonable additional accommodation and transport costs incurred, up to the standard of **your** original booking up to £1,000.

Special conditions

1. **You** must obtain written confirmation from the company providing the service or the local Police that **you** could not use your accommodation and the reason for this.

For each **journey** – what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

- An excess of £75 for each incident claimed for under this section unless the appropriate additional premium for excess waiver has been paid. Where an excess of £75 per insured person per claim is applied, this is limited to £150 where one claim relates to two or more members of the same family covered by this policy
- Any costs incurred by **you** which are recoverable from the transport operator or for which **you** receive 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 the company providing the accommodation or for which **you** receive or are expected to receive compensation or reimbursement
- Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements
- Any costs which **you** would have expected to pay during **your journey**

- Any claims arising directly or indirectly from circumstances known to **you** prior to the date this insurance is purchased by **you** or the time of booking any **journey** (whichever is the later) which could reasonably have been expected to give rise to cancellation or cutting short the **journey**
- Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by **you**
- Any claim for additional travel and accommodation costs which are of a higher standard than that of **your** originally pre-booked travel and accommodation

C. Replacement Flight

For each **journey** – what **you** are covered for

1. Irrecoverable flight costs paid in advance in the event of insolvency of **your scheduled airline** prior to departure: or
2. In the event of insolvency of **your scheduled airline** after departure:
 - a additional pro rata costs incurred by **you** in replacing that part of the flight arrangements to a similar standard to that originally booked; or
 - b the cost of return flights to the **United Kingdom** to a similar standard to that originally booked, if abandonment of the **journey** is unavoidable.

We will pay up to £1,000 for each insured person.

For each **journey** – what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

- Scheduled flights not booked in the **United Kingdom**.
- The financial failure of
 - a Any **scheduled airline** which is insolvent at the date this insurance is purchased by **you** or at the time of booking any **journey** (whichever is the earlier).
 - a Any **scheduled airline** which is bonded or insured elsewhere (even if the bond is insufficient to meet the claims).
 - a Any travel agent, tour organiser, **booking agent** or **consolidator** with whom **you** have booked a scheduled flight.
- Costs which **you** can recover from elsewhere. For example, payments recoverable from **your** credit or debit card issuer
- Any claims arising directly or indirectly from circumstances known to **you** prior to the date this insurance is purchased by **you** or the time of booking any **journey** (whichever is the later)
- Any claim for additional travel and accommodation costs which are of a higher standard than that of **your** originally pre-booked travel and accommodation.

D. Enforced Stay

For each **journey** – what **you** are covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

If **you** are unable to:

1. reach **your** pre-booked accommodation at **your** intended destination; or
2. return to **your** pre-booked accommodation whilst on a pre-booked excursion during **your journey**; or
3. return home to the **United Kingdom** on **your** scheduled return date due to:
 - a) the airspace being closed; or
 - b) the airport or port that **you** are scheduled to travel from or through is closed (and **you** purchased **your** ticket before it was announced the airport/port was closed); or
 - c) the Channel Tunnel is closed (and **you** purchased **your** ticket before it was announced the tunnel was closed); or
 - d) **you** being involuntarily denied boarding (because there are too many passengers for the seats available); or
 - e) **your** flight is diverted or re-directed after take-off; or
 - f) the failure of public transport services.

We will pay you

- (i) £100 for every complete 24 hour period that **you** are unable to reach **your** destination/return to **your** pre-booked accommodation/return **home**, up to a maximum of £1,000;
or
- (ii) Up to £1,000 for any necessary and reasonable additional travel expenses where after a period of 24 hours or more, **you** unavoidably have to make immediate alternative arrangements to reach **your** destination/return to **your** pre-booked accommodation/return home and **your** travel provider cannot provide alternative travel arrangements.
- (iii) In respect of 3 d) only if **you** hold a standby or concessionary fare ticket that allows the transport provider or their handling agent to withdraw **your** rights to a seat without penalty **you** will after a 48 hour delay be covered for £75 for each subsequent complete 24 hour period that **you** are unable to reach **your** destination/return to **your** pre-booked accommodation/return **home** up to a maximum of £525.

We will also pay up to £200 for emergency replenishment of prescription medication that **you** require to prevent a deterioration or exacerbation of a pre-existing medical condition, in the event that **your** existing supplies run out after the date that **you** were scheduled to return home.

Special conditions

1. **You** must get (at **your** own expense) written confirmation from the transport provider (or their handling agent) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.
2. **You** must comply with the terms of contract of the transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

For each **journey** – what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

- In respect to part (b) only, the refunded amount of any unused return travel costs recoverable from **your** originally booked travel provider or any other source.
- The cost of prescription medication where **you** have not declared a pre-existing medical condition(s) or declined to accept the terms of **our** medical pre-screening which apply to **your** preexisting medical condition(s).

- The cost of prescription medicine where **you** have not taken sufficient supplies with **you** to last the period of **your journey**.
- Any costs incurred by **you** which are recoverable from the transport operator or for which **you** receive 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 the company providing the accommodation or for which **you** receive or are expected to receive compensation or reimbursement
- Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements
- Any costs which **you** would have expected to pay during **your journey**
- Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by **you**
- Any claims arising directly or indirectly from circumstances known to **you** prior to the date this insurance is purchased by **you** or the time of booking any **journey** (whichever is the later)
- Any claim arising directly or indirectly from denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport or other documentation required by the transport provider or their handling agent
- Any claim arising directly or indirectly from denied boarding due to **you** holding a standby or concessionary fare ticket that allows the transport provider or their handling agent to withdraw **your** rights to a seat without penalty except in respect of claims under (iii) above
- Claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation or the Civil Aviation Authority, Port Authority or any similar body in any country

Winter sports - Section 14

(This section only applies if you have paid the appropriate premium)

A. Ski Equipment

What **you** are covered for

We will pay **you** up to £150 for the accidental loss of, theft of or damage to **your** own ski equipment or for hired ski equipment.

The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or **we** may at **our** discretion replace, reinstate or repair the lost or damaged ski equipment).

Special Conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all ski equipment.
2. If ski equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **you** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If ski equipment is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **you** to substantiate **your** claim.

For each **journey** - what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

- An excess of £75 for each incident claimed for under this section unless the appropriate additional premium for excess waiver has been paid. Where an excess of £75 per insured person per claim is applied, this is limited to £150 where one claim relates to two or more members of the same family covered by this policy
- Loss, theft of or damage to ski equipment contained in or stolen from an unattended vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
- Damage to ski equipment where the damage occurred whilst the ski equipment was in use.

B. Hire of Ski Equipment

What **you** are covered for

We will pay **you** up to £10 per day up to £150 for the cost of hiring replacement ski equipment as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your** own ski equipment.

Special Conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of **your** own ski equipment.
2. If ski equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **you** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If ski equipment is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **you** substantiate your claim.

For each **journey** - what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

- Loss, theft of or damage to ski equipment contained in or stolen from an unattended vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
- Loss or damage to ski equipment where the damage occurred whilst the ski equipment was in use.

C. Ski Pack

What **you** are covered for

We will pay **you** up to £200 for the unused portion of **your** ski pack (ski school fees, lift passes and hired ski equipment) following **your** bodily injury or illness or for the unused portion of **your** lift pass if lost.

Special Conditions relating to claims

You must provide written confirmation from a medical practitioner that such bodily injury or illness prevented **you** from using **your** ski pack.

For each **journey** - what **you** are not covered

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions on page 36 or Conditions on page 37**.

D. Piste Closure

What **you** are covered for

We will pay **you** up to £20 per day up to £200 for the cost of transport organised by the tour operator to an alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in **your** resort and it is not possible to ski.

The cover only applies to:

1. the resort which **you** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of your **journey** and
2. **journeys** taken outside the **United Kingdom** during the published ski season for **your** resort. If no alternative sites are available **we** will pay **you** compensation of £20 per day up to £200.

Special Condition relating to claims

You must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in **your** resort and the reason for the closure.

For each **journey** - what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions on page 36 or Conditions on page 37**.

- Any circumstances where costs, compensation or alternative skiing facilities are provided to **you**.

E. Avalanche Delay

What **you** are covered for

We will pay up to £500 for extra travel and accommodation if an avalanche or landslide delays **your** arrival at or departure from **your** booked resort.

Special Conditions relating to claims

1. **You** must obtain written confirmation from the appropriate authority to confirm the period of delay.
2. **You** will also need to tell **us** the scheduled time of **your** arrival/departure and the actual time of **your** arrival/departure.

For each **journey** - what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions on page 36 or Conditions on page 37**.

- Any expenses **you** can claim under any other insurance or elsewhere.

Golf cover - Section 15

(This section only applies if you have paid the appropriate premium)

Special definition applying to this section

Golf clubs

A complete set of clubs carried in a bag, regardless of whether purchased as a set or individually.

A. Green Fees

What **you** are covered for

Under Cancellation or curtailment charges - Section 3 **we** will pay up to £75 per day up to £300 for pre-booked green fees, which are not refundable and which **you** are unable to use if:

1. **You** have to cancel or curtail **your journey**.
2. **Your** departure to **your** destination is delayed for more than 12 hours.
3. **You** have a valid claim under Medical emergency, repatriation and associated expenses – section 2, which supported by a medical report from **your** treating medical practitioner that confirms **you** were unable to play golf.

For each **journey** - what **you** are not covered for

You are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

B. Golf Equipment Hire

What **you** are covered for

We will pay up to £30 per day towards the cost of hiring replacement equipment for each day **your golf clubs** are unavailable up to £300 per insured person during any one **journey** if **your golf clubs** have been delayed or misplaced by **your** airline or carrier for more than 12 hours during the outward part of **your journey** and **you** would be unable to use **your** pre-booked green fees.

Special Conditions relating to claims

1. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
2. If **your personal possessions** are lost, damaged or stolen whilst in the care of **your** carrier **you** must report to them, in writing, details of the loss whilst in their care. In the case of an airline obtain a Property Irregularity Report.
3. **You** must keep detailed receipts for the replacement **golf clubs** hired.
4. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

For each **journey** - what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

The exclusions listed under Section 1 (**Personal possessions and personal money**).

C. Golf Equipment

What **you** are covered for

We will pay up to £1,000 in respect of each insured person if during **your journey your golf clubs** are lost, damaged or stolen and not recovered.

Special Condition relating to claims

You must obtain written confirmation from the carrier of the number of hours delay.

For each **journey** - what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

- An excess of £75 for each incident claimed for under this section unless the appropriate additional premium for excess waiver has been paid. Where an excess of £75 per insured person per claim is applied, this is limited to £150 where one claim relates to two or more members of the same family covered by this policy
- **Golf clubs** whilst in use.
- The exclusions listed under Section 1 (**Personal possessions and personal money**).

Business Travel - Section 16

(This section of cover only applies if you have paid the appropriate premium)

This extension to the policy provides the following modifications to the insurance specifically in respect of any **business trip** made by **you** during the period of insurance.

Special definitions applying to this section:

Business money

Bank notes, currency notes and coins in current use and traveller's and other cheques, which are the property of **your** employer.

Business samples

A small amount of fabric or other commodity, owned by **you** or for which **you** are responsible, which is to be given or shown to a prospective client.

Business trip

A trip outside the **United Kingdom** taken wholly or in part for business purposes but excluding manual work.

A. Business Equipment

For each **journey** – what **you** are covered for

In addition to the cover provided under Section 1– **Personal Possessions** and **Personal Money**, **we** will pay **you** up to:

1. £1,000 for the accidental loss of, theft of or damage to **business equipment** and up to £500 in respect of **business samples**
2. £150 for emergency courier expenses necessarily incurred in replacing **business equipment** or **business samples** essential to **your** intended business itinerary.

The amount payable will be the current market value, which takes into account a deduction for wear, tear and depreciation, (or **we** may at **our** discretion replace, reinstate or repair the lost or damaged **business equipment** or **business samples**).

The maximum **we** will pay for any one article, pair or set of articles is £500

Special conditions

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **business equipment** or **business samples**.
2. If **business equipment** or **business samples** are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **you** must report to them, in writing, details of the delay, loss, theft or damage and obtain written confirmation.
If **business equipment** or **business samples** are lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **you** to substantiate **your** claim.

For each **journey** – what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

- An excess of £75 for each incident claimed for under this section unless the appropriate additional premium for excess waiver has been paid. Where an excess of £75 per insured person per claim is applied, this is limited to £150 where one claim relates to two or more members of the same family covered by this policy
- **Business equipment** or **business samples** left unattended at any time (including in the custody of a **carrier**) unless deposited in a hotel safe, safety deposit box, left in **your** locked accommodation or in the locked boot or covered luggage area of a motor vehicle in which **you** are travelling and evidence of forcible and violent entry to the vehicle is available
- Loss or damage due to delay, confiscation or detention by customs or other authority
- Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth vermin by any process of cleaning, repairing or restoring mechanical or electrical breakdown
- Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when we will pay up to the makers latest list price

B. Business Equipment Delay

For each **journey** – what **you** are covered for

In addition to the cover provided Section 1– **Personal Possessions** and **Personal Money**, point 2 for delayed baggage **we** will pay **you** up to £500 for the cost of buying essential items if **your business equipment** or **business samples** are misplaced by **your carrier** for more than 12 hours during the outward part of **your business trip**.

Special conditions

1. If **your business equipment** or **business samples** are delayed whilst in the care of **your carrier** **you** must report to them, in writing, details of the loss whilst in their care. In the case of an airline obtain a Property Irregularity Report.
2. **You** must keep detailed receipts for all essential replacement items purchased.

For each **journey** – what **you** are not covered for

You are not covered for anything mentioned in the **General exclusions** on page 36 or **Conditions** on page 37.

C. Business Equipment Hire

For each **journey** – what **you** are covered for

1. **We** will pay **you** up to £500 for the emergency hire of replacement **business equipment** if **your business equipment** or **business samples** are:
 - a) accidentally lost, stolen or damaged
 - b) misplaced by **your** carrier for more than 12 hours during the outward part of **your business trip**.

Special conditions

As per the conditions set out in covers A (Business Equipment). and B (Business Equipment Delay) above.

For each **journey** – what **you** are not covered for

The exclusions set out under 'For each **journey** – what **you** are not covered for' in covers Business Equipment and Business Equipment Delay above

D. Business Money

For each **journey** – what **you** are covered for

We will pay **you** up to £1,000 for the accidental loss of, theft of or damage to **business money**.

The maximum **we** will pay in respect of cash is £500.

Special conditions

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft.
2. Receipts for items lost, stolen or damaged must be retained as these will help **you** to substantiate **your** claim.

For each **journey** – what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in the **General Exclusions** on page 36 or **Conditions** on page 37.

- An excess of £75 for each incident claimed for under this section unless the appropriate additional premium for excess waiver has been paid. Where an excess of £75 per insured person per claim is applied, this is limited to £150 where one claim relates to two or more members of the same family covered by this policy
- Loss, theft of or damage to **business money** unattended at any time (including in a vehicle or in the custody of **carriers**) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation
- Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
- Loss or damage due to delay, confiscation or detention by customs or other authority
- Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.

E. Replacement Staff

For each **journey** – what **you** are covered for

We will pay up to £1,000 for reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **your** place on a pre-arranged **business trip** in the event that:

1. **you** die.
2. **you** are unable to make the **business trip** due to **you** being hospitalised or totally disabled as confirmed in writing by a medical practitioner.
3. **your** mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, aunt, uncle, domestic partner or fiancé/fiancée or close business associate in the **United Kingdom** dies, is seriously injured or falls seriously ill.

Special conditions

1. All losses must be supported by a report from a medical practitioner.
2. Receipts for costs being claimed must be retained as these will help **you** to substantiate **your** claim.

For each **journey** – what **you** are not covered for

In addition to the *below*, **you** are not covered for anything mentioned in **the General exclusions on page 36 or Conditions on page 37**.

- An excess of £75 for each incident claimed for under this section unless the appropriate additional premium for excess waiver has been paid. Where an excess of £75 per insured person per claim is applied, this is limited to £150 where one claim relates to two or more members of the same family covered by this policy
- Additional costs under 2 above if **you** were totally disabled, hospitalised or **you** were on a waiting list to go into hospital at the time of arranging the **business trip**
- Additional costs under 2 and 3 above if **you** were aware of circumstances at the time of arranging the **business trip** which could reasonably have been expected to give rise to cancellation of the **business trip**
- Any loss or damage arising out of **you** engaging in manual work
- Interruption of **your** business or any other non-insured loss.

Extending the period of cover

If **you** cannot finish **your journey** before the end of the single **journey** limit as planned because of death, injury or illness or there is unavoidable delay on **your** return trip to the United Kingdom, **we** will extend that period of cover free of charge until **you** can reasonably finish that **journey**.

General exclusions

- 1 **We** will not cover **you** for any loss, injury, damage, illness death or legal liability arising directly or indirectly from, or consisting of, the following:
 - a War, riot, revolution, terrorist activity or any similar event (except under Section 2 (**Medical emergency, repatriation and associated expenses**) and Section 3 (**Personal accident**)).
 - b **You** not following any suggestions or recommendations made by any government or other official authority during the period of insurance.
 - c **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
 - d **Winter sports** (unless the extra premium has been paid and this is shown either in an endorsement or on the certificate)
 - e Golf cover (unless the extra premium has been paid and this is shown either in an endorsement or on the certificate)
 - f Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - g Any currency exchange rate changes.
 - h The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under Section 2 (**Medical emergency, repatriation and associated expenses**) and Section 3 (**Personal accident**)).
- 2 Any loss caused as a direct or indirect result of anything **you** are claiming for, unless it says differently in the policy.
- 3 Cover will not operate for any **journey** which is known to exceed 45 consecutive days. This would include not insuring **you** for part of a **journey** which is longer than 45 days in duration unless **you** have paid the extra premium to extend this to 90 days and this is shown either in an endorsement or on the certificate.
- 4 Any **journey** for business or employment purposes except:
 - a where an airline employee takes a holiday break of a minimum of 2 days during their layover period between their outbound and inbound flights on which they are working; or
 - b where an airline employee takes a holiday break following their arrival at an overseas destination after the completion of their work commitments for their employer; or
 - c where the extra premium has been paid to extend cover to include Business travel - Section 16 cover and this is shown either in an endorsement or on the certificate
- 5 Any **journey** in **United Kingdom** or **your home country**, unless in transit to leave that country.
- 6 Except for Sections 4 (**Personal accident**), 5 (**Personal liability**) and 7 (**Legal expenses**) the excess is limited to £150 where one claim relates to two or more members of the same family covered by this policy and living at the same address or where one incident results in **you** claiming under two or more sections.
7. Any claim as a result of a pre-existing medical condition that exists either at the time **your** policy starts or at the time of booking **your journey** (unless terms were agreed in writing by **us** under the Medical Declaration and Disclosures on 1) or any **associated condition**.
8. Claims where there is another insurance policy covering the same risk

9. Costs recoverable elsewhere.
10. **Your** own unlawful action or any criminal proceedings against **you**.
11. Any claims where **you** were not fit to undertake **your journey** and participate in any activities and excursions that you have planned during **your journey** when booking **your journey** or purchasing this policy whichever is the later.
12. Any **journey** that had already begun when **you** purchased this insurance will not be covered, except where **you** renew an existing policy which fell due for renewal during the **journey**.

General Provisions

Sanctions

1. Notwithstanding any other terms of this policy **we** will be deemed not to provide cover nor will **we** make any payment or provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **yours** would violate any applicable trade or economic sanctions law or regulation.

Conditions

We will act in good faith in all **our** dealings with **you**.

- **We** will only pay **your** claim if **you** meet the following conditions.
- 1 **You** are a resident of the **United Kingdom**.
 - 2 **You** are not 75 or over on the date the policy was bought.
 - 3 **You** take reasonable care to protect **yourself** and **your** property against **accident**, injury, loss and damage.
 - 4 **You** have a valid certificate.
 - 5 **You** get a medical certificate from the doctor who treated **you** when a claim is made for medical reasons. If **you** die, **we** need to see the death certificate, and any other necessary documents.
 - 6 **You** write to **us** or Arthur J. Gallagher Insurance Brokers Limited as soon as possible with full details of anything which may result in a claim.
 - 7 **You** send **us** or Arthur J. Gallagher Insurance Brokers Limited every writ, summons or other communication to do with a claim as soon as **you** get it.
 - 8 **You** give **us** or Arthur J. Gallagher Insurance Brokers Limited all the information, documents, evidence, vouchers, receipts and bills **we** or Arthur J. Gallagher Insurance Brokers Limited need (including details of **your** household insurance under which **your valuables** may need to be insured separately depending on their value). **You** must do this at **your** own expense.
 - 9 **You** do not admit liability or offer to pay any claim unless **you** have **our** written permission.
 - 10 **You** accept that **we** or Arthur J. Gallagher Insurance Brokers Limited will not extend the period of insurance for more than 12 months, after the chosen commencement date.
 - 11 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** or Arthur J. Gallagher Insurance Brokers Limited confirm them in writing.

- The following **conditions** apply to claims under Section 1 (**Personal possessions and personal money**)
 - 1 **You** must keep all **your** tickets and luggage tags.
 - 2 **You** must get an estimate for repair for all damage claims. if possible, **you** should keep the damaged items so that **we** can inspect them and if **we** make a payment or **we** replace an item, the item will then belong to **us**.
 - 3 If something is lost or stolen, **you** must tell the police within 24 hours of discovery or as soon as possible after that and a written report is obtained from them. **You** should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate. If the loss or theft happens while **you** are travelling, **you** must tell the carriers and get a Property Irregularity Report form from them.
 - 4 **You** must keep to the carrier's conditions of carriage.
 - 5 **You** must not abandon any property.
- The following **conditions** apply to claims under Sections 2 (**Medical emergency, repatriation and associated expenses**) and 3 (**Cancellation or curtailment charges**)
 - 1 **You** will not be covered if **you** travel against the advice of **your** doctor
 - 2 If **you** make a claim, **you** would need to get **your** doctor to confirm in writing that at the date **your** travel tickets or confirmation of booking were issued and on the date **your** policy was bought, **your** condition was stable, that **you** were fit to travel and there was no sign that **your** condition would get worse.
 - 3 **You** will not be covered if **you** know **you** will need medical treatment while **you** are away, unless **we** agree in writing.
 - 4 **You** will not be covered if **you** travel specifically to get medical treatment while **you** are away.
 - 5 **You** will not be covered if before **your** policy was bought, a doctor diagnosed that **you** have a terminal condition.
 - 6 **You** must not have been waiting for medical treatment as a hospital patient or have been under investigation at the date **your** travel tickets or confirmation of booking were issued and on the date **your** policy was bought.
 - 7 **You** will not be covered if **you** suffer from any diagnosed psychiatric disorder, unless **we** agree in writing.
- **We** have the right to do the following
 - 1 Cancel the policy and make no payment if **you** make a fraudulent claim.
 - 2 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
 - 3 Take over and deal with, in **your** name, any claim **you** make under this policy.
 - 4 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
 - 5 Get information from **your** medical records (with **your** permission) to help **us** or **our** representatives deal with any claim. Personal information about **you** will not be given to any other person or organisation without **your** specific agreement.
 - 6 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the doctor treating **you** and the emergency assistance company doctor agree. If there is a dispute, **we** will ask for an independent medical opinion.
 - 7 Not accept liability if **you** refuse to be repatriated.

- 8 Cancel the cover given on this policy for a **journey** if **you** cancel or cut short that **journey**.
- 9 Not to pay any claim on this policy (except under Section 4 (Personal accident)) for any amounts **you** can get back from someone or somewhere else or anything which is covered by another insurance policy.
- 10 Pay any claim on this policy under the law of the country **you** usually live within the **United Kingdom**.
- 11 Not to pay any claim on this policy when **you** have bought other travel insurance for a particular **journey**.

Data Protection Notice

Introduction

Please make sure that **you** read and understand this Data Protection notice as it explains to **you** what **we** will do with the information that **you** give **us** in respect of this travel insurance policy. If **you** apply for **our** products and/or services it is highly likely that **we** will need both personal and sensitive data about **yourself** and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise.

You should show this notice to any other person covered under **your** insurance policy. If **your** application includes other individuals **you** should obtain their consent to **us** using their personal information as described in this notice before **you** give their information to **us**.

When **we** use the terms '**we**', '**our**' or '**us**' in this Data Protection notice, **we** mean both Arthur J. Gallagher Insurance Brokers Limited and Aspen Insurance UK Limited.

The ways in which **we** use the personal information **you** give to **us** are described below. **Your** insurance policy is made available to **you** by Arthur J. Gallagher Insurance Brokers Limited and administered by Aspen Insurance UK Limited.

We will sometimes use the personal information **you** give to **us** for different purposes than Arthur J. Gallagher Insurance Brokers Limited.

The data controllers

Arthur J. Gallagher Insurance Brokers Limited and Aspen Insurance UK Limited are the Data Controllers of all information collected and processed in the context of the insurance policy.

Protection and uses of your personal data

The security of **your** personal information is very important to **us**. All personal information that **you** supply to **us** either in respect of **yourself** or other individuals in connection with **our** products and/or services will be treated in confidence by **us** and will be used by **us** for the purpose of providing and administering **our** products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if **you** complete an application form for **our** products and/or services **you** will be giving **your** consent to such information being processed by **us** (which may include other companies within the Arthur J. Gallagher Insurance Brokers Limited and Aspen Insurance UK Limited or **our** agents. **We** may collect **your** personal information from third parties where this is necessary in order to provide insurance services to **you**.

We may analyse the personal information **you** provide in combination with any other information that **we** lawfully hold or receive for the purposes of reviewing, tailoring and improving **our** products and services. **We** may also engage the services of third parties to perform any such analysis on **our** behalf, however in doing so **we** will ensure that all such activities are carried out in compliance with the applicable data protection legislation. In order to protect **your** privacy, **we** will anonymise any information **we** analyse as far as possible.

Your personal and sensitive data may also be shared with the underwriter of **our** insurance products. It may be necessary to pass **your** personal and sensitive data to other companies for processing on **our** behalf, or to organisations with which **we** work to provide the benefits under **your** policy (for example, to a hospital which is responsible for any treatment **you** receive through **your** policy). Some of these companies or organisations may be based outside Europe in countries which may not have the laws to protect **your** personal data, but in all cases **we** will ensure that it is kept securely and only used for the purposes described in this notice.

Inaccurate data

If **you** believe that **we** are holding inaccurate information about **you** in relation to **your** insurance policy, please contact **us** and **we** will be happy to correct any errors.

Telephone calls

Please note that for **your** and **our** mutual protection telephone calls to **us** may be monitored and/or recorded for the purposes of:

- establishing facts relevant to **our** business;
- checking that **we** comply with laws, regulations and self-regulatory procedures;
- checking and/or demonstrating the standards that **we** should be meeting, for example, for quality control and staff training purposes;
- preventing or detecting crime;
- investigating or detecting the unauthorised use of **our** systems, to secure **our** system and to ensure the effective operation of **our** systems.

Fraud prevention, detection and claims history

In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the Police, loss adjustors and other third parties that **we** engage to investigate claims;
- Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give us false or inaccurate information and **we** suspect fraud, **we** will record this. **We**, and other organisations involved in the administration of **your** policy, may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
 - Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity;
 - Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **we** access or contribute to.

[When **we** investigate claims, **we** may conduct searches of publicly accessible information about **you** available on the internet, including using sources such as search engines and social media.]

Customer satisfaction surveys

We aim to continuously improve the services **we** offer to **our** customers. Occasionally **we** carry out customer satisfaction surveys which may be for **our** own benefit or for more general interest, and **we** may need to collect further information about **you** in connection with them. Surveys will usually be carried out by **us** but in some circumstances **we** will use an external firm.

Your participation in such a survey is entirely optional but **your** help and feedback would be appreciated.

Contact us

If **you** have any questions about the way in which **we** use **your** personal information, please contact **us** or **our** Data Protection Officer.

Arranged by

Gallagher

The Walbrook Building, 25 Walbrook, London, EC4N 8AW

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55, Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909. Gallagher is the brand name of the Arthur J. Gallagher group of companies.

Underwritten by

Aspen Insurance UK Limited

30 Fenchurch Street, London, EC3M 3BD

Regulated by the Financial Conduct Authority.

You can check this information on the Financial Services Register by visiting <https://register.fca.org.uk/>