



Personal Travel Insurance Multi - Trip



LifesureGroup

Lifesure Group Limited
3 Fenice Court, Eaton Socon, St Neots, Cambs PE19 8EW
Telephone: 01480 402470 Facsimile: 01480 403897

We are required to bring to Your attention a number of important aspects concerning Your travel insurance.

Certificate of Insurance

Should You wish a specimen copy will be made available prior to purchase. Please read this document carefully as it contains the full details of what is and is not covered and the conditions of the cover. Your certificate will be issued upon receipt of the appropriate premium.

Residency

This policy is only available to You if You are permanently resident in the United Kingdom and registered with a Medical Practitioner in the United Kingdom.

Conditions, Exclusions and Warranties

These limit or restrict the cover provided. Some apply to all sections of the insurance whilst others only apply to specific sections.

Health

The insurance contains conditions that relate to Your health and that of others not necessarily travelling with You but upon whose well being the Trip may depend. In particular pre-existing medical problems may not always be covered.

Claims for Baggage and Personal Effects

The insurance does not provide cover on a 'new for old basis'. This means that claims will be paid on the basis of the value of Your property at the time of the loss.

Sums Insured or Limits

All sections of the insurance have a limit on the amount the Insurer will pay. Some sections have internal limits such as the amount the Insurer will pay for any one item or the total amount for all Valuables (including photographic equipment). You are advised to check these limits.

Excesses

Under most sections of the insurance, claims will be subject to an Excess. This means that You will be responsible for paying the first part of the claim. The amount You have to pay is the Excess.

Reasonable Care

You are required to take all reasonable care to protect yourself and Your property and to act at all times as though You are not insured.

High Risk Activities

The insurance may not cover You when You take part in certain sports or activities where there is a high risk of injury. You must check that the insurance covers Your requirements.

Complaints

The Insurance contains a procedure which tells You what steps to take should You wish to make a complaint.

"Cooling Off Period"

If the insurance does not meet Your requirements You may return the documentation within 14 days of purchase or prior to travel if this is sooner and provided no claim has been made, obtain a refund.

Insurers

This scheme arranged by Lifesure Group Limited with UK General Insurance Limited on behalf of:

Ageas Insurance Limited. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA, Registered in England No. 354568

Lifesure Group Limited, UK General Insurance Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

If You have any doubts concerning the cover provided or You would like more information please contact Lifesure Group Limited.

ACCEPTABLE ACTIVITIES

Amateur Archery (if adequately supervised), badminton, baseball, basketball, beach games, bungee jumping (up to 3 jumps), canoeing, clay pigeon shooting, cricket, cycling (excluding BMX and mountain biking), dinghy sailing, fell walking, fencing, fishing, football, golf, hiking (under 2,000 metres altitude), horse riding (up to 7 days), hot air ballooning organised in the United Kingdom prior to departure, ice skating, jet boating, jogging, marathon running, motorcycling or quad biking up to 125cc, netball, orienteering, outward-bound pursuits, paintballing, parasailing (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, running sprint/long distance, safari organised in the United Kingdom prior to departure, sailboarding, sailing within territorial limits, scuba diving up to 30 metres, snorkelling, squash, surfing (under 14 days), tennis, white water rafting up to grade 3, winter sports but limited to 14 days during the period stated in the certificate but excluding ski racing in major events, ski jumping, ski mountaineering, ice hockey, the use of bobsleighs or skeletons or ski touring, ski randonee (unless with a professional qualified guide), off piste skiing whilst alone and/or against local authority warning or advice.

ACCIDENT/ACCIDENTAL

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

ADVERSE WEATHER

Weather of such severity that the police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by You.

BAGGAGE AND PERSONAL EFFECTS

Means Your suitcases and similar containers, their contents and articles carried or worn by You including Your Valuables (as defined below), but excluding Money (as defined below), stamps, documents, contact or corneal lenses, dentures, hearing aids, fragile articles or business goods and samples.

CANCELLATION COSTS

Means travel and accommodation expenses paid or contracted to be paid by You in respect of Your Trip.

CLOSE BUSINESS COLLEAGUES	Any person employed by the same company as You and resident in the United Kingdom whose absence from work for at least 24 hours necessitates the cancellation or Curtailment of the Trip as certified by a senior director of the company for which You work.
CLOSE RELATIVE	Means Your spouse, Common Law Partner, (as defined below) child, parent, brother, brother-in-law, sister, sister-in law, parent-in-law, son/daughter-in-law, grandchild, grandparent or fiancé(e), who are resident in the United Kingdom.
COMMON LAW PARTNER	Any couple (including same sex) in a common law relationship who have co-habited for six or more months.
CONSEQUENTIAL LOSS	Any other loss, damage or additional expense following on from the event for which You are claiming is not covered under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.
CURTAILMENT	Means the necessary and unavoidable abandonment of the Trip following written medical advice by a qualified Medical Practitioner to either return to the United Kingdom or to attend a local hospital as an In-Patient as authorised by the medical emergency service or as a result of circumstances stated in Sections 4.1, 4.2 and 4.3.
EXCESS	Means the first amount You and each person named in the Certificate have agreed to pay towards a claim under each section of this policy. The Excess applies per person, per section, per claim.
GOLF EQUIPMENT	Means golf clubs, golf bag, golf shoes and non motorised golf trolley.
HIJACK	Means the unlawful seizure or wrongful exercise or control of the aircraft or other conveyance or the crew thereof in which You are travelling as a passenger.
HOME	Your usual place of residence in the United Kingdom.
IN PATIENT	Means person(s) who are admitted to a licensed hospital or clinic and stay for one or more nights, for the sole purpose or receiving medical treatment.
INSURED PERSON, YOU YOUR(S)	Person(s) who are noted in the Certificate as Person(s) to be Insured. (Each person is considered or to be separately insured)
INSURER, WE, OUR OR US	UK General Insurance Limited on behalf of Ageas Insurance Limited.
INTRINSIC VALUE	Means the actual cash value of the item at the time of loss or damage including appropriate deductions for wear and tear.
LOSS OF EYE(S)	Means total and irrecoverable loss of sight from the eye(s).
LOSS OF LIMB(S)	Means loss of a hand or foot by permanent physical severance at or above the wrist or ankle including total and permanent loss of use of a hand or foot.
MATERIAL FACTS	Means any fact, which is known, to You, which is likely to influence Us in the acceptance or assessment of this Insurance.
MEDICAL PRACTITIONER	Means a registered practising member of the medical profession who is not related to You or any person with whom You are travelling.
MONEY	Means Sterling bank notes and coins, foreign currency, travellers cheques, cheques, passport, driving licence, travel tickets, credit vouchers being carried by You or whilst in a locked safe or safety deposit box.
PAIR OR SET	Means two or more items of personal effects which are complementary or used or worn together.
PERIOD OF INSURANCE	Means the period stated in the Certificate. However, under Section 4 (Cancellation) the Period of Insurance starts on the date of booking the Trip and ends immediately Your Trip commences, provided Your Trip is not booked more than 12 months in advance of its commencement date and cancellation takes place during the Period of Insurance stated in the Certificate.
PERMANENT TOTAL DISABLEMENT	Means disablement which entirely prevents You from engaging in or attending to any occupation whatsoever for at least 12 months after the date of the Accident causing the disablement and at the expiry of that period being beyond hope of improvement.
SINGLE ITEM	Means any one article, Pair, Set or collection
TRIP	Means a holiday or journey outside the United Kingdom not exceeding the number of days duration stated in the Certificate which starts from Your Home to countries within the Geographical Area stated in this Certificate and ends on return to Your Home in the United Kingdom, during the Period of Insurance as defined above.
UNINHABITABLE	Means a property where the habitation is deemed unsafe or not fit to live in by the tour representative or local authority.
UNITED KINGDOM, UK VALUABLES	Includes Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. Means photographic, video, computer, telecommunications equipment including mobile phones, electrical and electronic equipment, all audiovisual equipment and their media, telescopes, binoculars, spectacles, sunglasses, watches, jewellery, furs and articles made of precious stones and metals.
WINTER SPORTS EQUIPMENT	Means skis, ski bindings, ski boots, ski sticks, snowboards, snowboard bindings and snowboard boots.

Pre Existing Medical Conditions

Please note that this Insurance contains certain exclusions relating to existing health conditions that affect You, Your travelling companions or anyone else upon whom Your travel plans may depend.

For Travel Within U.S.A., Canada or Caribbean

If You, Your travelling companion or anyone upon whom Your travel plans may depend have received medical consultation and/or hospital treatment in the last twelve months for:

- i) Any heart or circulatory related condition
- ii) A lung or breathing related condition (other than well controlled asthma)
- iii) Hypertension (high blood pressure)
- iv) Any form of Cancer
- v) A stroke

You must contact Our medical helpline on Telephone: 0870 7744408 and they will confirm Your cover.

For Travel Outside U.S.A., Canada or Caribbean

If You, Your travelling companion or anyone upon whom Your travel plans may depend have received hospital treatment in the last twelve months for:

- i) Any heart or circulatory related condition
- ii) A lung or breathing related condition (other than well controlled asthma)
- iii) Hypertension (high blood pressure)
- iv) Any form of Cancer
- v) A stroke

You must contact Our medical helpline on Telephone: 0870 7744408 and they will confirm Your cover.

Please note that there is no cover, if at the time of effecting this Insurance and/or booking each Trip You, Your travelling companions or anyone else upon whom Your travel plans depend:

- i) are on a waiting list for In-Patient treatment in a hospital or awaiting results of tests and/or medical investigations
- ii) are travelling against the advice of a Medical Practitioner or for the purpose of obtaining treatment abroad
- iii) have received a terminal prognosis

Reciprocal Health Agreement

If You are travelling to a European Union country You are strongly advised to obtain the European Health Insurance Card (EHIC) from Your local post office. This will entitle You to benefit from the reciprocal health arrangements which exist between European Union countries. In the event of Us accepting liability for a medical expense claim which has been reduced by the use of the EHIC card We will not apply the £40 excess to Your claim.

Governing Law

This Insurance shall be governed by and construed in accordance with the Law of England and Wales unless the Insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the Law of Scotland shall apply.

Complaints Procedure – Policy Sales

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance You should in the first instance contact:

The Corporate Manager of Lifesure Group Limited
3 Fenice Court, Eaton Socon, St Neots, Cambs PE19 8EW
Telephone: 01480 402470 Facsimile: 01480 403897
E-mail: info@lifesure.co.uk

In the event You remain dissatisfied and wish to make a complaint, You can do so by contacting the following:

The Customer Relations Manager, UK General Insurance Limited
Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds. LS10 1RJ. Tel: 0845 218 2685

E-mail: Customerrelations@ukgeneral.co.uk

In all correspondence please state Your insurance is provided by UK General Insurance Limited and quote scheme reference: 00235

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR
Telephone: 0800 023 4567

Complaints Procedure – Claims

It is the intention to give You the best possible service but if You do have any questions or concerns about the handling of a claim You should in the first instance contact:

The Corporate Manager, Lifesure Group Limited
3, Fenice Court, Eaton Socon, St Neots, Cambs PE19 8EW
Telephone: 01480 402470 Facsimile: 01480 403897
E-mail: info@lifesure.co.uk

In the event You remain dissatisfied and wish to make a complaint, You can do so by contacting the following:

The Customer Relations Manager, UK General Insurance Limited
Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ. Tel: 0845 218 2685

E-mail: Customerrelations@ukgeneral.co.uk

In all correspondence please state Your insurance is provided by UK General Insurance Limited and quote scheme reference: 00235

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR
Tel: 0800 023 4567

The above complaints procedures are in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizen Advice Bureau.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Cancellation

We hope You are happy with the cover this policy provides. However, if after reading this certificate, this Insurance does not meet with Your requirements, please return it to Your agent within 14 days of issue and We will refund Your premium.

Thereafter You may cancel the policy at any time, however no refund of premium is payable.

The Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the Insured at their last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the Insurance.

Data Protection Act 1998

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

We may also send the information, in confidence, for process to other companies acting on their instructions including those located outside the European Economic Area.

General Conditions of this Insurance

The granting of cover and payment of claims under this Insurance is dependent on the following:

- 1) That You are permanently resident in the United Kingdom and registered with a Medical Practitioner in the United Kingdom.
- 2) That You observe and fulfil all the terms and conditions of this Insurance by completing anything to be done or complied with by You or anyone acting on Your behalf.
- 3) That You immediately notify Us in the event of any occurrence likely to give rise to a claim under this Insurance in accordance with the instructions contained in this Insurance but in any event within 31 days of Your return from the Trip.
- 4) That You provide at Your own expense all certificates, receipts, information and evidence required by Us or Our appointed representatives.
- 5) That no person will admit liability or make any offer or promise of payment without Our prior written consent.
- 6) That You acknowledge that We may at Our own expense take proceedings in Your name to recover compensation from a third party in respect of any cover provided by this Insurance, and that any amount recovered shall belong to Us.
- 7) That in the event of Your death, We shall have the right to have a post mortem carried out at Our expense.
- 8) That You will take all reasonable and proper care to safeguard against Accident or illness or loss of or damage to Your property, as if this Insurance was not in force. Failure to do so will prejudice Your position under this Insurance.
- 9) That You may not transfer Your interest in this Insurance.
- 10) That in the event of a false or fraudulent claim being made by You or anyone acting on Your behalf all cover under this Insurance shall be forfeited.
- 11) That You disclose all Material Facts and tell Us of any changes which may affect Our decision, throughout the Period of Insurance. Failure to do so may affect Your rights under this Insurance. Following a change in a Material Fact

disclosed to Us by You during the Period of Insurance, We reserve the right to amend or cancel Your insurance, providing You with a pro-rata refund of premium.

- 12) That any damaged items must be made available should Our loss adjusters wish to inspect them.
- 13) That You take all reasonable steps to minimise losses.
- 14) That We reserve the right to Your repatriation if You are fit to travel in the opinion of the medical emergency services. If You refuse to be repatriated all cover under this policy will cease.
- 15) That You agree to having a medical examination at Our expense in the event of a claim.

Exclusions that apply to all sections of this Insurance

We will not pay for any claim arising directly or indirectly:

- 1) If at the time of effecting this Insurance and/or booking each Trip for travel within the USA, Canada or Caribbean, You, Your travelling companion or anyone upon whom Your travel plans may depend have received medical consultation and/or hospital treatment in the last twelve months for:
 - i) Any heart or circulatory related condition
 - ii) A lung or breathing related condition (other than well controlled asthma)
 - iii) Hypertension (high blood pressure)
 - iv) Any form of Cancer
 - v) Stroke

Unless You have contacted Our medical helpline and they have confirmed cover.

- 2) If at the time of effecting this Insurance and/or booking each Trip for travel outside the U.S.A, Canada or Caribbean You, Your travelling companion or anyone upon whom Your travel plans may depend have received hospital treatment in the last twelve months for:
 - i) Any heart or circulatory related condition
 - ii) A lung or breathing related condition (other than well controlled asthma)
 - iii) Hypertension (high blood pressure)
 - iv) Any form of Cancer
 - v) Stroke

Unless You have contacted Our medical helpline and they have confirmed cover.

- 3) If at the time of effecting this Insurance and/or booking each Trip You, Your travelling companions or anyone else upon whom Your travel plans depend:
 - i) are on a waiting list for In-Patient treatment in a hospital or awaiting results of tests and/or medical investigations
 - ii) are travelling against the advice of a medical practitioner or for the purpose of obtaining treatment abroad
 - iii) have received a terminal prognosis
- 4) From any activity other than those listed in Acceptable Activities.
- 5) From aerial activities and aviation, except as listed in the Acceptable Activities Section (and only on the basis that the activity is conducted under the local safety regulations and/or the persons hold the correct valid licences or experience for

the activity in question), losses arising from accidents on two wheeled vehicles or quad bikes, except as listed in the Acceptable Activities.

- 6) From suicide or wilfully self inflicted injury or illness, anxiety, stress, or depression, sexually transmitted diseases alcoholism, vaccinations, drunkenness or the use of drugs (other than drugs taken in accordance with the treatment prescribed and directed by a registered Medical Practitioner but not for the treatment of drug addiction), or any loss arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.
- 7) From manual work or hazardous occupation, self exposure to needless peril (except in an attempt to save human life), or You engaging in any criminal or illegal act.
- 8) From war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), any act of terrorism, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or of destruction of or damage to property by or under the order of any government or local authority or radioactive contamination of any description however caused.
- 9) From the failure or fear of failure or inability of any equipment or any computer programme, 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 1 Personal Accident, Section 2 Medical and Other Expenses and Section 3 Hospital benefit.
- 10) From loss or damage in respect of any property more specifically insured elsewhere or any claim recoverable under another Insurance.
- 11) From claims increased by Your own act or omission.
- 12) From Consequential Loss of any nature, except as may be specifically provided for in this insurance.
- 13) From You travelling against Foreign and Commonwealth Office advice.
- 14) From Your financial incapacity.
- 15) From any losses arising from the financial failure, insolvency, bankruptcy or default of the tour operator or the provider of any service forming part of the booked itinerary.
- 16) From any amount recoverable from the travel agent or tour operator.
- 17) From You travelling against any health requirements stipulated by the carrier, their handling agent or any other transport provider.
- 18) Any claims arising from routine treatment or care which could reasonably be expected to arise during Your Trip.

Section 1 - Personal Accident

You are covered

Up to the amount stated in the Summary of Cover and Limits if You sustain Accidental bodily injury during the Trip caused solely and directly by Accidental external violent and visible means and such bodily injury within 180 days of the date of the injury is the sole and direct cause of death or Loss of Eye(s) or Limb(s) or Permanent Total Disablement.

You are not covered for

- 1) More than £1,000 when Your age is under 16 years or over 70 years at the date of effecting this Insurance or booking Your Trip.
- 2) Any claim in Excess of the amount stated in the Summary of Cover and Limits in respect of any one Insured Person.
- 3) More than one benefit arising out of any one incident.
- 4) Any claim for Permanent Total Disablement if at date of Accident You are beyond the statutory retirement age and are not in full time gainful employment.
- 5) The contracting of any disease, illness and/or medical condition.
- 6) The injection or ingestion of any substance.
- 7) Any event which directly or indirectly exacerbates a previously existing physical bodily injury.
- 8) Any benefit as a result of participating in any activity that is not listed in Acceptable Activities on page 2.
- 9) Any claim not certified by an independent Medical Practitioner.

Section 2 - Medical and other expenses and Section 3 - Hospital Benefit

You are covered

- 2) Up to the amount stated in the Summary of Cover and Limits if You sustain bodily injury or suffer illness during the Trip which results in:
 - 2.1) Reasonable and necessary medical, hospital and treatment expenses, the costs of emergency dental treatment to relieve pain, caused solely and directly by an Accident, doctors fees and transportation charges for sending You to hospital.
 - 2.2) Reasonable additional accommodation and travelling costs for one person required upon medical advice to stay with, travel to or escort You Home.
 - 2.3) Reasonable transportation costs for repatriation to the United Kingdom which is deemed necessary by the medical emergency service (the right to repatriate You if fit to travel in the eyes of the medical emergency Service is reserved).
 - 2.4) In the event of death We will also pay the reasonable cost of conveying Your body or ashes to the United Kingdom, or alternatively to pay up to £1,000 towards the cost of burial or cremation outside of the United Kingdom.
 - 2.5) Reasonable additional accommodation and transportation costs for Your necessary return Home as a result of the death or serious injury or illness of a Close Relative or Close Business Colleague or due to events stated under Sections 4.1, 4.2 and 4.3.
- 3) We will also pay £20 for each complete 24 hour period You are confined as an In-Patient in a hospital outside of the United Kingdom up to the amount stated in Section 3 (Hospital Benefit).

You are not covered for

- 1) The first £40 of each and every claim in respect of Section 2.
- 2) Any treatment or aid obtained in the United Kingdom.
- 3) Any surgical or medical treatment which can reasonably be delayed until Your return to the United Kingdom.

- 4) Any treatment or medication which at the time of departure is known to be required or continued during the Trip.
 - 5) Any medical or other expenses incurred more than 12 months after the date of the injury or illness to which the claim refers.
 - 6) The cost of repairing, replacing or providing dentures, dental appliances, false limbs, hearing aids, contact or corneal lenses or spectacles (prescription or otherwise).
 - 7) Any out-patient or clinic costs not authorised by the medical emergency service.
 - 8) Any In-Patient hospital or repatriation costs not authorised by the medical emergency service.
 - 9) The additional cost of a single or private room at a hospital, clinic or nursing home, upgrades from economy class except when the Medical Practitioner treating You considers it necessary.
 - 10) Any costs or expenses in respect of repatriation if You do not have a pre-booked ticket at the commencement of Your Trip.
- 3) Any expenses payable by the tour operator, hotel or airline.
 - 4) Any delay in commencement of the Trip (see Section 9.1b - Abandonment).
 - 5) Any surcharges levied by the tour operator which increase the brochure prices.
 - 6) Any losses arising from Your failure or delay in notifying the travel agent, tour operator or provider of service immediately it may be necessary to cancel or curtail Your travel arrangements.
 - 7) The costs of Curtailment not approved by the medical emergency service.
 - 8) Any government regulations (other than in respect of compulsory quarantine) or currency restriction or act.
 - 9) Any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing You to cancel or curtail Your Trip.
 - 10) Any losses arising from Your failure to have the appropriate vaccinations.
 - 12) Any losses arising from Your failure to obtain the relevant passport or Visas.
 - 13) Any losses arising from unlawful or criminal proceedings against You or any person You are travelling with.
 - 14) late arrival after check in time.
 - 15) personal finances other than redundancy.
 - 16) unused timeshare/airmiles.
 - 17) loss of enjoyment.
 - 18) return to United Kingdom if do not already possess tickets.
 - 19) unused portions of original tickets post-repatriation.
 - 20) Disinclination to travel.
 - 21) Death, injury or illness of pets and animals.
 - 22) Any claim resulting from You or a person You are travelling with being posted overseas or receiving emergency requirement of duty, following an act of war, invasion or terrorism.

Section 4 - Cancellation and Curtailment

You are covered

- 4) Up to the amount stated in the Summary of Cover and Limits for Your proportion of the loss of irrecoverable deposits or payments for unused travel and accommodation paid in advance or contracted to be paid as a result of Your necessary and unavoidable cancellation of the Trip due to:
 - 4.1) The death, injury or illness of You, a Close Relative, Close Business Colleague, travelling companion or person with whom You intended to stay.
 - 4.2) Your presence being requested by the Police following Your Home or business premises being rendered Uninhabitable within 7 days of the start of or during the Trip.
 - 4.3) Your presence being requested by the Police following burglary or attempted burglary at Your Home or business premises within 7 days of the start of or during the Trip.
 - 4.4) Redundancy where You qualify for payment under the current redundancy legislation.
 - 4.5) A call for You to be a witness or for jury service where postponement has been denied by the Court.
 - 4.6) the posting overseas or emergency and unavoidable requirements of Armed Forces, Police, Fire, Nursing or Ambulance Services.

In respect of Curtailment, We will pay up to the amount stated in the Summary of Cover and Limits for the proportionate amount of Your irrecoverable pre-paid costs of the unused accommodation, which will be based on the complete number of days You are at Home or hospitalised as an In-Patient.

You are not covered for

- 1) The first £40 of each and every claim other than loss of deposit claims, for which You are not covered for the first £10 and for families (consisting of 2 Insured Adults and up to 3 dependent children) travelling together a maximum of £80.
- 2) Any losses arising from circumstances, which may give rise to a claim that You are aware of at the time of effecting this Insurance and/or booking Your Trip.

Section 5 - Baggage and Personal Effects

You are covered

Up to the amount stated in the Summary of Cover and Limits for loss of or damage to Baggage and Personal Effects which belongs to You during the Trip subject to proof of ownership for Valuables. We reserve the right to repair, replace or pay the Intrinsic Value of any lost or damaged article. The amount We will pay in respect of any Single Item, Pair or Set is limited to the amount stated in the Summary of Cover and Limits except in respect of Valuables where Our overall payment limit is the amount stated in the Summary of Cover and Limits.

Section 6 - Delayed Baggage

You are covered

Up to the amount stated in the Summary of Cover and Limits for the necessary emergency purchase of replacement items, provided We receive written proof of expenditure and delay if Your Baggage and Personal Effects are misplaced on the outward journey for at least 12 hours from the time of arrival at Your Trip destination.

Section 7 - Money/Ski Pass

You are covered

Up to the amount stated in the Summary of Cover and Limits for loss of Money and Ski Pass during the Trip whilst carried by You or whilst in a locked safe or safety deposit box.

You are not covered for (the following exclusions apply to Sections 5, 6 and 7)

- 1) The first £40 of each and every claim in respect of Sections 5 and 7. The Excess will apply separately to each Section except where You are claiming for one loss under both Sections, when only one Excess will apply.
- 2) Any loss not reported to the Police within 24 hours of discovery and a written Police Report obtained and sent to Us.
- 3) Any loss or damage to Your property whilst in the custody of an airline or other carrier unless immediately upon discovery of the loss or damage You notify the carrier and obtain and send their Property Irregularity Report (PIR) to Us.
- 4) Any loss of Baggage and Personal Effects or Valuables whilst left unattended at any time or left in the custody of a person who does not have legal responsibility for the goods unless You have left them secure in a locked hotel room, locked apartment, locked holiday residence or other locked and secure self-contained accommodation and there is evidence that entry was effected by violent and forcible means.
- 5) Any loss of Money whilst left unattended at any time unless contained in a locked safe or other like receptacle but in any event whilst in a suitcase or in the custody of another person.
- 6) Any loss of Valuables from an unattended vehicle.
- 7) Loss of Baggage and Personal Effects from an unattended vehicle other than from a locked enclosed boot or concealed by the parcel shelf in the fixed position in a hatchback or estate vehicle and there is evidence that entry was effected by violent and forcible means.
- 8) Any loss in excess of £750 per vehicle of Baggage and Personal Effects, other than Valuables, Winter Sports and Golfing Equipment, left overnight in an unattended vehicle.
- 9) Any loss of Valuables in checked luggage.
- 10) More than £50 per Single Item up to a maximum of £200 in total for any one claim if You are unable to provide the original receipt, proof of purchase or an insurance valuation obtained prior to loss.
- 11) Any loss or damage to sports equipment whilst in use except that applicable to winter sports and golf.
- 12) Any loss or damage due to delay or confiscation by customs or other officials.
- 13) The cost of providing, repairing or replacing dentures, dental work involving the use of precious metals, false limbs, hearing aids, contact or corneal lenses or prescription spectacles.
- 14) Any loss or damage due to wear and tear, deterioration, moth or vermin, climatic or atmospheric conditions or mechanical or electrical breakdown.
- 15) Any loss or damage due to staining or any process of dyeing or cleaning or powder or liquid or water damage however caused.
- 16) claims relating to prams, buggies, pedal cycles, motor vehicles, marine equipment, satellite navigation equipment, watercraft, surfboards or sports equipment.

- 17) Any loss of travellers cheques or cheques not immediately reported to the local bank or agent of the supplier in accordance with their instructions.
- 18) Any shortages due to error, omission, exchange or depreciation in value.
- 19) Any loss resulting from loss or theft of credit cards.
- 20) Any loss of tickets paid for using an airline mileage reward scheme.
- 21) Anything shipped as a Bill of Lading.
- 22) Any breakage of fragile items, unless the breakage is caused by fire or Accident involving the vehicle in which You are being carried.

Section 8 - Personal Liability

You are covered

Up to the amount stated in the Summary of Cover and Limits (inclusive of costs) in respect of Your legal liability arising from an Accidental Bodily Injury to third parties or Accidental loss of or damage to third party property occurring during the Period of Insurance.

In the event of Your death We will, in respect of the liability incurred by You, indemnify Your personal representatives in the terms of and subject to the limitations of this Section, provided that such personal representatives shall act as though they were You and observe, fulfil and be subject to the terms, exclusions and conditions of this section insofar as they can apply.

You are not covered for

- 1) Anything in the General Conditions.
- 2) The first £40 of each and every claim.
- 3) Bodily injury or disease to any person who, at the time of sustaining such injury, is engaged in Your service or to any member of Your family or anyone You are travelling with.
- 4) Damage to property belonging to, or in the care, custody or control of Your family or person in Your service.
- 5) Any liability arising out of or incidental to any profession, occupation or business.
- 6) Any liability which has been assumed under contract and would not otherwise have been attached.
- 7) Any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of:
 - (a) any motorised or mechanical vehicles including any attached trailers or caravans;
 - (b) any aircraft (whatsoever);
 - (c) any watercraft or vessel (other than manually propelled watercraft vessels) or any other form of motorised leisure equipment.
- 8) Any liability arising out of ownership, occupation, possession, or use of any land or building (other than occupation only of any temporary residence).
- 9) Any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind.
- 10) Any liability arising in respect of any wilful or criminal act or assault.
- 11) Any liability arising in any country in which You own premises, or are resident.
- 12) Any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to You or in Your care, custody or control.

Section 9 - Travel Delay Benefit, Abandonment and Missed Departure

You are covered

9.1) Up to the amount stated in the Summary of Cover and Limits in the event that the departure of the aircraft, sea vessel, train or coach in which You have arranged to travel is delayed on Your outward or homeward journey by at least 12 hours from the time shown in the official travel itinerary as supplied to You due to strike, industrial action, Adverse Weather conditions, traffic flow congestion or mechanical breakdown, either:

- a) £20 for the first 12 hours delay and £20 for each full following 12 hours up to the maximum amount per Insured Person, or
- b) Up to the final invoiced paid costs not exceeding the amount stated in the Summary of Cover and Limits of the Trip that You cannot recover from any other source if You decide to abandon Your outward Trip after at least 12 hours delay from the time of departure stated in the official travel itinerary.

9.2) We will also pay for additional travel and accommodation expenses necessary to reach Your booked holiday destination should You arrive at Your international departure point too late to commence Your journey as a result of failure of public transport services due to causes stated above in this Section or mechanical breakdown of the vehicle in which You were travelling to reach Your international departure point.

We will only pay compensation under 9.1(a) or 9.1(b) or 9.2.

You are not covered for

- 1) The first £40 of each and every claim made by You under Section 9.1(b) or 9.2.
- 2) Any losses which are the result of Your failure to check in at the airport, port or railway station in accordance with the travel itinerary supplied to You.
- 3) Any losses if You fail to obtain written confirmation from the airline or shipping or railway operator or coach line or their agent showing the period and reasons for the delay.
- 4) Any losses arising from strike or industrial action which commenced or was announced before the date of effecting this Insurance and/or booking Your Trip.
- 5) Any losses arising from a delay ordered by any government, civil authority or other official government body.
- 6) Any Accident involving a motor vehicle, which was the reason for the delay, which cannot be substantiated by the police or a motoring organisation.
- 7) Any claim under 9.2 as a result of mechanical breakdown of the vehicle that You were travelling in if the vehicle has not been serviced on a regular basis.
- 8) Any repair costs to the vehicle in which You are travelling in as a result of a mechanical breakdown or Accident.
- 9) Any claim under 9.2 as a result of an Accident or mechanical breakdown of the vehicle that You were travelling in unless substantiated by a garage or a motoring organisation.
- 10) Any travel delay benefit if You elect to take an alternative route within 12 hours of the delay occurring, and seek indemnity under Section 11 of this insurance.

Section 10 - Legal Expenses

You are covered

Up to the amount stated in the Summary of Cover and Limits for costs and expenses incurred by You or Your legal representative for legal proceedings for compensation and/or damages arising directly from or out of Your injury or Your death during the Trip, provided that We have complete control of the proceedings and of the selection, appointment and control of all legal advisers.

We will be entitled to repayment of any amounts paid under this Section in the event that You are awarded legal costs as part of any judgement or settlement.

You are not covered for

- 1) Any costs or expenses incurred by You for any claim brought against Crispin Speers & Partners Limited, Lifesure Group Limited, Us and any of Our agents.
- 2) Any costs or expenses incurred before the granting of Our support which We will not unreasonably withhold. We reserve the right to withdraw at any stage and shall not then be liable for any further expenses.
- 3) Any claim reported more than 180 days after the incident occurs which gives rise to such claim.
- 4) Any claim where We consider the prospects of success in achieving a reasonable settlement are insufficient and/or where We consider the laws, practices and/or financial regulations of the country where the incident occurred will preclude Us from obtaining a satisfactory settlement.
- 5) Any claim emerging from the pursuance to a contingent fee agreement between You and Your counsel.
- 6) Any claim for travel and accommodation expenses which You have incurred whilst pursuing legal action.
- 7) Any claim arising from You pursuing legal proceedings as part (or) on behalf of a group or organisation.
- 8) Any claim for legal costs where You are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.
- 9) Any claim against Your family or travelling companions.

Section 11 - Additional Expenses

You are covered

Up to the amount stated in the Summary of Cover and Limits for reasonable additional accommodation expenses and travelling expenses necessarily incurred by You for travel by an alternative route as a result of the Cancellation or Curtailment of scheduled public transport due to Hi-jack, riot, civil commotion, Adverse Weather conditions, mechanical breakdown or industrial action.

Section 12 - Additional Accommodation

You are covered

Up to the amount stated in the Summary of Cover and Limits for reasonable additional accommodation incurred by You as a result of Your own accommodation becoming Uninhabitable due to fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive which occurs during the Period of Insurance.

Section 13 - Winter Sports Equipment

Section 5 Baggage and Personal Effects and Section 6 Delayed Baggage are extended to include Winter Sports Equipment.

You are covered

- 13.1) Up to the amount stated in the Summary of Cover Limits for the Intrinsic Value for loss of or damage to skis, snow boards, boots or bindings but limited to £350 in respect of hired equipment.
- 13.2) We will also pay up to £20 per day up to a maximum of £200 for the reasonable cost of hiring skis, snow boards, boots or bindings if Your own Winter Sports Equipment is misplaced for at least 12 hours or due to Accidental loss or damage.

In respect of damaged skis, snow boards, boots or bindings You must return them to the United Kingdom at Your own expense to enable Us to inspect them.

You are not covered for

- 1) The first £40 of each and every claim made by You under Section 13.1.
- 2) More than 60% of the original purchase price for skis over six months old and less than one year old.
- 3) More than 50% of the original purchase price for skis over one year old and less than two years old.
- 4) More than 40% of the original purchase price for skis over two years old and less than three years old.
- 5) More than 25% of the original purchase price for skis over three years old and less than five years old.
- 6) Skis over five years old.
- 7) The exclusions applicable to Sections 5,6 and 7 also apply to this Section.

Section 14 - Ski Pack

You are covered

Up to the amount stated in the Summary of Cover and Limits for loss of use of a ski pack following Your injury or illness as confirmed by a qualified Medical Practitioner in resort. A ski pack shall consist of pre-booked lift passes, hired skis, snow boards, boots and ski school fees.

Section 15 - Golf Cover

Section 5 Baggage and Personal Effects and Section 6 Delayed Baggage are extended to include Golf Equipment.

You are covered

- 15.1) Up to £500 for loss or damage to golf clubs and bags including whilst in use occurring during the Period of Insurance.
- 15.2) We will also pay up to £25 per day to a maximum of £150 to cover hire of essential Golf Equipment if Your own equipment is misplaced for at least 12 hours on the outward journey from the time of arrival at Your Trip destination.

You are not covered for

- 1) The first £40 of each and every claim made by You under 15.1.
- 2) The exclusions applicable to Sections 5, 6 and 7 also apply where appropriate.

Important Points To Help You

- 1) In the event of any illness, injury, Accident or hospitalisation involving anyone insured under this Certificate or You need to curtail Your Trip and return Home You must notify the medical emergency service.
- 2) If You must cancel Your Trip, You should contact Your travel agent or tour operator without delay.
- 3) Any loss or damage to Your property while in the custody of an airline or other carrier must be immediately reported to the carrier when the loss or damage is discovered and a written report (Property Irregularity Report) obtained.
- 4) Most claims for theft of property arise when items are left unattended or do not receive proper care. In these circumstances Your claim could be turned down.
- 5) Your Baggage and Personal Effects and Valuables are only covered when left unattended if left in a secure locked hotel room, apartment, holiday residence or other locked and secure self contained accommodation.
- 6) This Insurance provides limited cover for theft of Your Baggage and Personal Effects (excluding Valuables) from an unattended vehicle provided it is in a locked enclosed boot or concealed by a parcel shelf and there is evidence of forcible entry.
- 7) Your Money is only covered while being carried by You or in a locked safe or safety deposit box.
- 8) All loss or theft must be reported to the Police within 24 hours of discovery and a written Police report obtained.
- 9) Your property is covered for the actual cash value of the item at the date of the loss or damage. Therefore age, wear and tear must be taken into account when making Your claim.

N.B. The Baggage and Personal Effects, Valuables and Money cover provided is limited to the sums insured stated in the Summary of Cover and Limits. We strongly recommend You have full cover for all Your items of value under an extension of a household policy or separate all risks cover.



LifesureGroup

The above points are only intended to reflect some of the important aspects to note concerning Your travel insurance and are not exhaustive

MAKING A CLAIM

If You wish to make a claim, on Your return Home, write or telephone for a claim form to:

Direct Group Travel Services
PO Box 800, Halifax, HX1 9ET
Tel: **0844 412 4296**
Fax: **0845 412 2724**

Reference Number: **00235**

Please state under which section a claim is being made. This will ensure that We send You the correct claim form(s).

PLEASE DO NOT FORWARD ANY DOCUMENTS UNTIL YOU SUBMIT THE COMPLETED CLAIM FORM.

Important:

To assist You in making Your claim, please refer to the important points set out below the Summary of Cover and Limits per Person. These will help You in deciding whether or not You will be able to claim under the insurance. Please read the claim form carefully and ensure that You provide all the documentation requested. Failure to fully complete the claim form or forward all the requested documentation in support of Your claim will prevent Us from reviewing Your claim. Please note that additional information or documentation may be required to substantiate Your claim if it is considered necessary.

If medical treatment has been received, You must obtain Medical Certificates showing the nature of the injury or illness together with all bills, which should if possible be paid, and a receipt obtained. In no event should a claim be notified later than 31 days after the end of the Trip.

U K General Insurance Limited are an insurers agent and in the matters of a claim act on behalf of the Insurer.

HOSPITAL TREATMENT ABROAD

If You are admitted to hospital You must contact Global Response immediately. If You do not, this could mean that We will not provide cover or We will reduce the amount We pay for medical expenses.

WHILE YOU ARE AWAY

WHAT TO DO IN THE CASE OF MEDICAL EMERGENCY

The emergency assistance provided for You by this Insurance is operated by Global Response and Healthwatch S.A. In the event of any illness, injury, Accident or hospitalisation which requires:

Inpatient treatment anywhere in the world You must contact:

Global Response:
Tel: **+44 (0)113 318 0175**
Fax: **+44 (0)113 318 0176**

E-mail: operations@global-response.co.uk



Outpatient treatment anywhere in the world, excluding North America and the **United Kingdom**, You must contact:

Healthwatch S.A.:
Tel: **+44 (0)113 318 0124**
Fax: **+44 (0)113 318 0125**

Email: newcase@healthwatch.gr



Outpatient treatment in North America and the United Kingdom

You must contact:

Global Response:
Tel: **+44 (0)113 318 0175**
Fax: **+44 (0)113 318 0176**

E-mail: operations@global-response.co.uk



Global Response or Healthwatch S.A. may be able to guarantee costs on Your behalf. When contacting Global Response or Healthwatch S.A. please state that Your insurance is provided by UK General Insurance Limited and quoting the appropriate reference number: 00235

Note: You must retain all receipts for medical and additional costs incurred and You are responsible for any policy Excess and this should be paid by You at the time of treatment.

OUTPATIENT TREATMENT

If You require outpatient treatment please contact the appropriate Emergency Assistance provider as detailed above. Please ensure the treating doctor or clinic is aware of the following instructions:

OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS:

In order to have Your invoices paid quickly, please send Your invoice together with a copy of the Certificate (clearly showing the policy number and names) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to newcase@healthwatch.gr

You must include Your bank account details, IBAN no's and / or Swift code for payment to be processed electronically.

Out Patient Department Tel: 00 30 2310 256454

Out Patient Department Fax:
00 30 2310 256455 or 0030 2310 254160

E-mail: newcase@healthwatch.gr

RETURNING EARLY TO THE UNITED KINGDOM

If You have to return to the **United Kingdom** under Section 2 (Medical and other expenses) or Section 4 (Cancellation or Curtailment) the 24 hour medical emergency service must authorise this. If they do not, this could mean that We will not provide cover or We may reduce the amount We pay for Your return to the United Kingdom. The 24 hour medical emergency service reserve the right to repatriate You should Our medical advisors view You as being fit to travel, if You refuse to be repatriated then all cover under this policy will cease. The 24 hour medical emergency service may be contacted from anywhere in the world to provide assistance to You.

IMPORTANT CONTACT NUMBERS

FOR MEDICAL SCREENING ENQUIRIES Call Our Medical Screening Helpline on: 0870 7744408

FOR CLAIMS Call our Claims Helpline on: 0844 412 4296

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