



**JustTravelcover.com**

Single and Annual Multi Trip Policies

Master policy number RTYIW40092 A&B

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

This policy is for residents of the United Kingdom,  
the Channel Islands or British Forces Posted Overseas only.

For policies issued from 01/01/2017 to 31/12/2017 with travel before 31/12/2018

## YOUR IMPORTANT INFORMATION

IF YOU NEED EMERGENCY MEDICAL  
ASSISTANCE ABROAD OR NEED TO CUT  
SHORT YOUR TRIP:

contact Emergency Assistance Facilities 24  
hour Emergency advice line on:

+44 (0) 203 829 3818

FOR NON-EMERGENCIES ABROAD:

+44 (0) 203 829 3817

IF YOU NEED A CLAIM FORM:

you can download the relevant form:

[www.travel-claims.net](http://www.travel-claims.net)

or contact Travel Claims Facilities on:

+44 (0) 203 829 3817

IF YOU NEED LEGAL ADVICE:

contact Slater & Gordon LLP on:

+44 (0) 161 228 3851

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Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

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## Our pledge to you

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

## Policy information

Your insurance is covered under two master policy numbers, RTYIW40092 A your pre-travel policy and RTYIW40092 B your travel policy, specially arranged by Insurewithease.com on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.

We have a cancellation and refund policy, which you will find in full on page 4. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.

## Criteria for purchase

This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:

- Have not started the trip
- The policy is valid for trips commencing in and returning to the UK. For all trips you must have a pre-booked outbound and return flight and the policy must cover the whole duration of the trip for the insurance to be valid.
- Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Is not travelling against medical advice and to ensure that they are able to undertake their planned trip.
- The maximum trip duration of a single trip is 94 days.
- Are not travelling for more than 31 days (45 days on the Gold Annual Cover) on any one trip when purchasing an annual multi-trip policy.
- Is not travelling independently of the named insured adults on the policy where they are aged 18 years and under.
- Single trip policies have a maximum age limit of 75 years
- Annual Multi-trip policies have a maximum age limit of 65 years
- Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

**YOUR IMPORTANT CONTACT NUMBERS**

**TO DECLARE YOUR PRE-EXISTING MEDICAL CONDITIONS PLEASE CALL ON 0800 294 2969**

Make sure you have all your medical information and medication details and policy number to hand. Open 9am -8pm Monday-Friday. 9am-4pm Saturday 10am-4pm Sunday



**TO MAKE A CLAIM**

on the policy please visit [www.travel-claims.net](http://www.travel-claims.net) or call **0203 8293 817**. Open 9am-5pm Monday-Friday.  
You can view our frequent questions and answers at: <http://www.tif-plc.co.uk/services/tcf/claimforms/faq.html>



**FOR LEGAL ADVICE**

please contact Slater & Gordon LLP **0161 228 3851** or fax **0161 909 4444** Open 9am-5pm Monday-Friday



**IN CASE OF A SERIOUS EMERGENCY**

please contact the 24 hour emergency assistance service provided by Emergency Assistance Facilities  
**+44 (0) 203 829 3 818**

**Your policy covers treatment at a public/state facility only, unless approved by us.** Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact Emergency Assistance Facilities for advice. We strongly suggest you put their telephone number, **+44 (0) 203 829 3818**, into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: 1 Tower View, Kings Hill, West Malling, Kent, England, ME19 4UY. Our appointed assistance service, Emergency Assistance Facilities, will explain this to them and provide them with a faxed/email confirmation if necessary.

**You will need to have some basic information for them to hand:**

- your telephone number in case you are cut off.
- patient's name, age and as much information about the medical situation as possible.
- name of the hospital, ward, treating doctor and telephone numbers if you have them.
- tell them that you have **Insurewithease** Travel Insurance, policy number and the date it was bought.
- patient's UK GP contact details in case they need further medical information.

**Things to be aware of/remember**

- Your policy does not cover any costs private medical treatment unless authorised by us.
- **NEVER** give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness. You will be able to return home when the assistance service considers it safe, in conjunction with your doctor, and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.
- You may be required to obtain your medical records in the event of a claim.

**OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS**

If you need to see a doctor, ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHIC card as medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return. In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo shown to the right as this will enable them to identify our membership and avoid language difficulties. If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to Charge Care for payment. The countries where this service is available are: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt, Mexico and Turkey. [www.chargecareinternational.co.uk](http://www.chargecareinternational.co.uk)



**WHAT IF YOU WANT TO COME HOME EARLY?**

This policy covers you to come home early because you are ill or injured, only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on **+44 (0) 203 829 3818** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 203 829 3817.

This policy contains health restrictions that apply to the cover provided under the Cancellation, Curtailment and Medical and Other Expenses section. For the purposes of this insurance, you are considered to have an existing medical condition if you answer "Yes" to any of the following questions, which you were asked when you applied for insurance with us:

**PLEASE NOTE:**

- To be covered on this policy you must be healthy and fit to undertake your planned trip.
- This policy will not cover you if you are travelling against medical advice or with the intention of obtaining medical treatment or consultation abroad.

**Have YOU or anyone in YOUR party**

1) Had any of the following Medical Conditions for which you have attended medical consultations, received or been referred for any treatment, surgery or clinic in the last 2 years.

- Diabetes mellitus;
- Cancer;
- any growth or form of malignancy;
- epilepsy or fits;
- asthma, bronchitis or any other lung or respiratory condition;
- any kidney or bladder disorder;

2) Had any other Medical Condition that is on-going; or from which you have suffered symptoms or required medical attention or treatment in the last 2 years.

3) Ever had or have;

- any cardiovascular problem (e.g. heart attack, angina, chest pain, palpitations, any other heart condition, hypertension (raised blood pressure), blood clots, raised cholesterol);
- or any cerebrovascular problem (e.g. stroke, transient ischaemic attack, brain haemorrhage)

**IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, YOU ARE CONSIDERED TO HAVE AN EXISTING MEDICAL CONDITION.**

Please note that we are unable to provide cover if you or anyone to be insured are:

- awaiting the results of medical tests or investigations;
- travelling against the advice of a medical practitioner;
- travelling for the purpose of obtaining medical treatment;
- on a hospital waiting list;
- receiving on-going dialysis treatment;
- been given a terminal prognosis

**NOTE:** All existing medical conditions must be disclosed as well as any previous medical conditions which could have an impact on **your** current health

**PLEASE NOTE:**

- You must be fit to undertake your planned trip;
- You must not travel against medical advice or with the intention of obtaining medical treatment or consultation abroad;
- We will cover you for existing medical conditions you have declared to us and which we have accepted in writing. These medical conditions are set out in the "Medical Declaration";
- You must declare all existing medical conditions as well as any previous medical conditions which could have an impact on your current health. If you declare some existing conditions and not others your policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid.
- We will not cover you if your state of health was worse than you declared to us at the time you purchased this policy;
- Please check that the information set out in the "Medical Declaration" is correct. If not, you must call Insurewith ease on **0800 294 2969** to tell us. If the information is incorrect your policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid.
- Your policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid if a claim is made relating to a medical condition, illness or injury of the Insured Person(s), or any person who your travel depends on, which you or they knew about before you bought this insurance, or which develops before your outward journey where we have not been notified.

Each Insured Person who has a pre-existing medical condition must have declared their condition to us either through our website or by telephone on **0800 294 2969** before each Period of Insurance. Additionally, any claim arising directly or indirectly from a pre-existing medical condition affecting a close relative, travelling companion or person with whom you intend to stay whilst on your trip will not be covered.

**CHANGE IN CIRCUMSTANCE:**

With respect to cancellation cover the exclusion applies to your state of health at the time you applied for this insurance and the policy was issued. With respect to curtailment cover and Medical cover we will only pay for claims that arise from a new injury or illness that first happens after you have started the insured trip. If you do suffer an injury or illness after taking out this insurance but before starting your trip (this is known as a change in circumstance) you will only be covered by the cancellation section of this policy and may not be able to have the condition covered for Medical or curtailment expenses as this will be deemed to be an excluded pre-existing condition.

**TO DECLARE A CHANGE IN YOUR STATE OF HEALTH OR PRESCRIBED MEDICATION, YOU SHOULD CONTACT US DURING OFFICE HOURS ON 0800 294 2969 TO SEE IF WE CAN PROVIDE COVER FOR YOUR TRIP.**

WE may in the light of such changed circumstances not be able to continue cover under sections A and B of this insurance. If this is not acceptable to you, we will cover you for any loss of deposit or cancellation charges you have necessarily incurred up to the date of the change of circumstances that are normally covered under Section A of this insurance. In these circumstances no Policy excess will be applied.

SCHEDULE OF COVER		GOLD		SILVER		BRONZE	
		Cover Limit up to	EXCESS	Cover Limit up to	EXCESS	Cover Limit up to	EXCESS
A1 / B1	Cancellation or Curtailment	Up to £7,500	£35	Up to £3,000	£50	Up to £1,000	£100
B2	Medical Expenses Dental Limit Hospital Benefit	Up to £10,000,000 £250 £20 per 24 hours up to a maximum of £1,500	£35	Up to £10,000,000 £250 £10 per 24 hours up to a maximum of £500	£50	Up to £10,000,000 £250 No Cover	£100
B3	Personal Accident Death Loss of Limb/Sight & Permanent Total Disablement	£25,000 £25,000	Nil Nil	£10,000 £25,000	Nil Nil	£5,000 £25,000	Nil Nil
B4	Travel Delay Abandonment Missed Departure	£50 for each 12 hours up to a maximum of £1,000 Up to £7,500 after 24 hours Up to £1,000	Nil £35 £35	£15 for each 12 hours up to a maximum of £1,000 Up to £3,000 after 24 hours Up to £500	Nil £50 £50	£10 for each 12 hours up to a maximum of £100 Up to £1,000 after 24 hours Up to £250	Nil £100 £100
B5	Personal Baggage Single Item Limit Valuables Limit Spectacles/Sunglasses Laptop Limit Delayed Baggage (after 24 hours)	Up to £2,500 £500 £500 £300 Up to £500 Up to £500	£35 Nil	Up to £1,500 £200 £200 £150 Up to £500 Up to £100	£50 Nil	Up to £1,000 £150 £150 £75 Up to £500 Up to £100	£100 Nil
B6	Personal Money Cash Limit	Up to	£35	Up to £500 Up to £200	£50	Up to £150 Up to £150	£100
B7	Loss of Passport	Up to £250	£35	Up to £200	£50	Up to £200	£100
B8	Personal Liability Rented Accommodation Limit*	Up to £2,000,000 £100,000	£35	Up to £2,000,000 £100,000	£50	Up to £2,000,000 £100,000	£100
B9	Legal Costs and Expenses	Up to £25,000	£35	Up to £25,000	£50	Up to £25,000	£100
B10	Catastrophe	Up to £1,000	£35	Up to £1,000	£50	Up to £250	£100
B11	Hijack	£50 per day up to £500	Nil	£40 per day up to £500	Nil	£30 per day up to £500	Nil
B12	Petcare	£40 per day up to £500	Nil	£30 per day up to £200	Nil	No Cover	Nil
B13	Scheduled Airline Failure and Dynamic Packaging Cover	Up to £1,500	Nil	Up to £1,500	Nil	Up to £1,500	Nil
<b>Ski Extension – on payment of the appropriate premium</b>							
B14	Ski Equipment Single Article Limit	Up to £500 £250	£35	Up to £500 £250	£50	Up to £500 £250	£100
B15	Ski Hire Daily Hire Limit	Up to £250 £50	£35	Up to £250 £50	£50	Up to £250 £50	£100
B16	Ski Pack	Up to £400	Nil	Up to £400	Nil	Up to £400	Nil
B17	Piste Closure Daily Limit	Up to £500 £25	Nil	Up to £500 £25	Nil	Up to £500 £25	Nil
B18	Avalanche Closure Daily Limit	Up to £500 £25	Nil	Up to £500 £25	Nil	Up to £500 £25	Nil

SCHEDULE OF COVER		GOLD		SILVER		BRONZE	
		Cover Limit up to	EXCESS	Cover Limit up to	EXCESS	Cover Limit up to	EXCESS
<b>Business Extension - on payment of the appropriate premium (except for Gold- this cover is already included in the premium)</b>							
<b>B19</b>	Business Equipment	Up to £2,000	£35	Up to £2,000	£50	Up to £2,000	£100
	Single Item Limit	£750		£750		£750	
	Computer Equipment*	£1,000	£35	£1,000	£50	£1,000	£100
	Samples	£500	£35	£500	£50	£500	£100
	Delayed Equipment	£100 per day up to £300	Nil	£100 per day up to £300	Nil	£100 per day up to £300	Nil
	Emergency Courier of Essential Equipment	Up to £500 (after 12 hours)	Nil	Up to £500 (after 12 hours)	Nil	Up to £500 (after 12 hours)	Nil
<b>B20</b>	Business Equipment Hire Daily	Up to £750	Nil	Up to £750	Nil	Up to £750	Nil
	Hire Limit	£150		£150		£150	
<b>B21</b>	Business Money	Up to £1,000	£35	Up to £1,000	£50	Up to £1,000	£100
	Cash Limit	£500		£500		£500	
<b>Golf Extension – on payment of the appropriate premium (except for Gold- this cover is already included in the premium)</b>							
<b>B22</b>	Golf Equipment	Up to £1,500 in total	£35	Up to £1,500 in total	£50	Up to £1,500 in total	£100
	Single Article/Pair/Set Limit	£300		£300		£300	
<b>B23</b>	Golf Pack	£50 per day up to a maximum of £500 in total	Nil	£50 per day up to a maximum of £500 in total	Nil	£50 per day up to a maximum of £500 in total	Nil
<b>B24</b>	Golf Course Closure	£50 per day up to a maximum of £500 in total	Nil	£50 per day up to a maximum of £500 in total	Nil	£50 per day up to a maximum of £500 in total	Nil
<b>B25</b>	Hole-in-One (Bar Bill)	Up to £100	Nil	Up to £100	Nil	Up to £100	Nil
<b>Wedding Extension – on payment of the appropriate premium (except for Gold- this cover is already included in the premium)</b>							
<b>B26</b>	Wedding Cover	Up to £1,000	£35	Up to £1,000	£50	Up to £1,000	£100
	Rings Limit	£250		£250		£250	
	Wedding Attire Limit	£1,000		£1,000		£1,000	
	Wedding Gifts Limit	£1,000		£1,000		£1,000	
	Wedding Photos or Video Recording Limit	£750		£750		£750	
<b>Travel Disputes Professional Fees – on payment of the appropriate premium</b>							
<b>B27</b>	Travel Disputes Professional Fees	£25,000	£35	£25,000	£35	£25,000	£35

YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.
PERIOD OF INSURANCE	The period of insurance for all sections except the cancellation section commences when you leave home in the UK, Channel Islands or BFPO to start your trip and ends when you have returned to your home in the UK, Channel Islands or BFPO as shown on the Schedule of cover and limits. The period of insurance under the cancellation section for Single Trip insurance commences when the premium has been paid and ends when you depart the UK, Channel Islands or BFPO on your outward journey. For Annual Multi Trip insurance, the cancellation section commences from the start date of the policy or the date your trip is booked, whichever is the latter. If you have chosen an Annual Multi Trip Insurance, the outward journey from, and return journey to, your home in the UK, Channel Islands or BFPO must be pre-booked prior to the outward journey and take place during the start and end date of the insurance as shown on the Schedule of cover and limits. The total duration of any one trip is limited to a maximum of 31 days and any trip exceeding this duration will not be covered in whole or in part (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing).
CANCELLING YOUR POLICIES	<p><b>You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Insurewithease.com within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £10 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</b></p> <p><b>Single Trip policies</b> - In the event you have not travelled and are not claiming on the policy, a refund of 70% of the policy premium and any additional premium applied (on a pro-rotta basis). If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.</p> <p><b>Annual Multi Trip policies</b> - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you chose to cancel and understand that all benefits of the policy will be cancelled, we will refund the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. <i>We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents.</i></p>
BE CAUTIOUS	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i>
PREGNANCY	<b>Travelling When Pregnant</b> - Pregnancy is not a medical condition, so you are able to travel until you are quite late into your pregnancy. <b>Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive for a single pregnancy, 0 to week 24 inclusive for a multiple pregnancy whilst you are away. From the start of week 29 to week 40 for a single pregnancy, or 25-40 for a multiple pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country. Please make sure your Medical Practitioner and Midwife are aware of your travel plans, and that there are no known complications and you are fit to undertake the planned trip.</b>
MEDICAL COVER	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by Just Travel Insurance for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor.
EHIC	<b>The European Health Insurance Card (EHIC) allows you (provided you are a UK, Channel Islands or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge.</b> We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on <a href="http://www.ehic.org.uk">www.ehic.org.uk</a> for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and the Channel Islands and these can be found on <a href="http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx">http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx</a>
MEDICARE	If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
EXCESS	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses (your contribution) shown for this policy are payable by <u>each</u> insured-person, per section and for each incident giving rise to a separate claim.

<b>AUSTRALIA AND NEW ZEALAND</b>	Australia and New Zealand Only	<b>CRUISE</b>	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans and includes stops at various ports	<b>HOME COUNTRY</b>	Either the United Kingdom or the Channel Islands.
<b>BACK COUNTRY</b>	Skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.	<b>CURTAILMENT</b>	The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.	<b>INSURED PERSON/YOU/YOUR</b>	Any person named on the insurance validation documentation.
<b>BEACH SWIMMING</b>	Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.	<b>DOMESTIC FLIGHT</b>	A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.	<b>INSHORE</b>	Within 12 Nautical miles off the shore
<b>BFPO</b>	British Forces Posted Overseas	<b>EMERGENCY TREATMENT</b>	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home	<b>INTERNATIONAL DEPARTURE POINT</b>	The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.
<b>BUSINESS ASSOCIATES</b>	A business partner, director or employee of yours who has a close working relationship with you.	<b>ESSENTIAL ITEMS</b>	Underwear, socks, toiletries and a change of clothing.	<b>MANUAL LABOUR</b>	Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground.
<b>BUSINESS EQUIPMENT</b>	Any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.	<b>EUROPE</b>	The Republic of Ireland, The Channel Islands, The Continent of Europe, West of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European Countries bordering the Mediterranean (excluding Egypt, Algeria, Israel, Lebanon, Libya & Syria).	<b>MEDICAL CONDITIONS</b>	Any disease, illness or injury, including any psychological conditions.
<b>BUSINESS SAMPLES</b>	Business goods, samples and equipment taken on an insured journey by an insured person and that are owned by you or your employer.	<b>EXISTING MEDICAL CONDITION</b>	You are considered to have an existing medical condition if you answer "Yes" to any of the four questions stated on our Health / Existing Medical Conditions (Page 3).	<b>MOBILITY EQUIPMENT</b>	Wheelchair, motorised wheelchair, mobility scooter, walking frame, prosthetic limb, walking stick or crutches.
<b>CASH</b>	Sterling or foreign currency in note or coin form.	<b>FAMILY</b>	Two adults and their dependents who are under the age of 18, living at home with you and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.	<b>OFF PISTE</b>	Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.
<b>CHANGE IN HEALTH</b>	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	<b>FLIGHT</b>	A service using the same airline or airline flight number.	<b>ON PISTE</b>	Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.
<b>CHANNEL ISLANDS</b>	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	<b>HOME</b>	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.		
<b>CLOSE RELATIVE</b>	Spouse or partner of over 6 months, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).				
<b>CONNECTING FLIGHT</b>	A connecting flight which departs your first scheduled stop-over destination 12 hours after arrival from your international departure point				

<p><b>OFFSHORE</b> Over 12 Nautical miles off the shore</p> <p><b>OPEN WATER SWIMMING</b> Swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.</p> <p><b>PAIR OR SET</b> Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p><b>POSSESSIONS</b> Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p style="text-align: center;">↓</p> <p><b>Clothes</b> Underwear, outerwear, hats, socks, stockings, belts and braces.</p> <p><b>Cosmetics*</b> Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes. *excluding items considered as 'Duty Free'</p> <p><b>Luggage</b> Handbags, suitcases, holdalls, rucksacks and briefcases.</p> <p><b>Electrical items &amp; photographic equipment</b> Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, games, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, films, discs or cartridges.</p> <p><b>Drones</b> Un-manned aerial vehicles</p> <p><b>Fine jewellery &amp; watches</b> Rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p> <p><b>Eyewear</b> Spectacles, sunglasses, prescription spectacles or binoculars.</p> <p><b>Duty free</b> Any items purchased at duty free.</p> <p><b>Shoes</b> Boots, shoes, trainers and sandals.</p> <p><b>Valuables</b> Fine jewellery &amp; watches, Electrical items &amp; photographic equipment, musical instruments, furs, or leather clothing, (excluding footwear).</p>		<p><b>PUBLIC TRANSPORT</b> Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p> <p><b>REDUNDANCY</b> Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p> <p><b>RELEVANT INFORMATION</b> A piece of important information that would increase the likelihood of a claim under your policy.</p> <p><b>RESIDENT</b> Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p> <p><b>SCHEDULED AIRLINE</b> An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p> <p><b>SKI EQUIPMENT</b> Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p> <p><b>SKI PACK</b> Ski pass, ski lift pass and ski school fees.</p> <p><b>SPORTS AND HAZARDOUS ACTIVITIES</b> Any recreational activity that requires skill and involves increased risk of injury. <i>If you are taking part in <u>any sport/activity</u> please refer to page 33 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us on:</i></p>	<p><b>TRAVEL DOCUMENTS</b> Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p><b>TRAVELLING COMPANION</b> A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p> <p><b>TRIP</b> A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation. <u>Both during the period of cover.</u></p> <p><b>UNATTENDED</b> Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p><b>UNITED KINGDOM</b> United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p><b>WE/OUR/US</b> Union Reiseversicherung AG UK.</p> <p><b>WINTER SPORTS</b> Skiing, snowboarding, ice skating, big foot skiing, cross country / Nordic skiing, dry slope skiing, sledging, snowmobiling, snow kiting and snow shoeing.</p> <p><b>WORLDWIDE 1</b> Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p> <p><b>WORLDWIDE 2</b> Anywhere in the world.</p> <p><b>0800 294 2969</b> <b>9am-8pm Monday to Friday</b> <b>9am-4pm Saturday</b> <b>10am-4pm Sunday</b></p>	
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## Conditions and exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES: You are not covered under any section, unless specified, for any of the following circumstances:

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>Any trip under an annual multi-trip policy that exceeds 31 days duration (45 days on the Gold Cover) this includes not insuring you for part of a trip which is longer than 31 days (45 days on the Gold Cover).</li> <li>Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home.</li> <li>More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip.</li> <li>Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.</li> <li>The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.</li> <li>from you failing to provide full and accurate information including full details of medical conditions or changes to your health or anyone's health on which the trip depends, known by you at the time of buying this policy or which occurs between booking and before you travel unless it has been disclosed to us and we have agreed <u>in writing</u>.</li> <li>The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.</li> <li>Any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover <u>in writing</u> and any additional premium has been paid (see Health / Existing Medical Conditions).</li> </ul> | <ul style="list-style-type: none"> <li>You piloting or travelling in an aircraft not licensed to carry passengers.</li> <li>You travelling on a motorised vehicle for which you do not hold appropriate qualifications to ride in <u>the UK or the Channel Islands</u>.</li> <li>If you are riding pillion, the rider must also hold appropriate qualifications.</li> <li>Cruises, unless the appropriate cruise extension has been paid (see policy definition on page 5).</li> <li>You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not and unless the appropriate additional premium has been paid (if applicable)</li> <li>Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>.</li> <li>Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).</li> </ul>                                 |
| <ul style="list-style-type: none"> <li>Any claim due to your carrier's refusal to allow you to travel for whatever reason.</li> <li>Any costs which are due to any errors or omissions on your travel documents.</li> <li>Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.</li> <li>Loss, theft or damage to, contact or corneal lenses, dentures, hearing aids and mobility equipment (please see definition on page 7).</li> <li>Winter sports of any kind – unless the appropriate premium has been paid.</li> <li>The cost of any elective (non-emergency) treatment or surgery, including exploratory tests which are not directly related to the illness/injury which necessitated your admittance into hospital.</li> </ul>   | <ul style="list-style-type: none"> <li>In respect of all sections other than <i>emergency medical expenses</i>, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.</li> <li>Participation in any sports and activities unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 8).</li> <li>Your failure to obtain the required passport, visa or ESTA.</li> <li>You, your travelling companion, close relative or business associate being under the influence of: <ul style="list-style-type: none"> <li>drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction)</li> <li>alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);</li> <li>solvents, or;</li> <li>anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.</li> </ul> </li> </ul> |
| <ul style="list-style-type: none"> <li>You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.</li> <li>Manual labour (see policy definition on page 7).</li> </ul>   | <ul style="list-style-type: none"> <li>Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, <u>unless specified</u>.</li> <li>The use of Drones (see policy definition on page 8).</li> </ul>  |

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>up to the amount shown in the Schedule of cover for your portion of prepaid:</p> <ul style="list-style-type: none"> <li>transport charges</li> <li>loss of accommodation</li> <li>foreign car hire</li> <li>pre-paid excursions booked by you before you go on your trip (up to £250)</li> </ul> <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss</p>	<ul style="list-style-type: none"> <li>you or a travelling companion is ill, quarantined, injured or dies before the trip starts.</li> <li>a close relative or a close business associate in your home country is ill, injured or dies before the trip starts.</li> <li>the person you are going to stay with is ill, injured or dies before the trip starts.</li> </ul>	<ul style="list-style-type: none"> <li>have paid or accept that your excess will be deducted from any settlement.</li> <li>have complied with the health declaration on page 3 and cancellation is not due, or caused by, an existing medical condition unless we've agreed cover, and additional premium has been paid.</li> <li>accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing.</li> <li>have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip.</li> <li>accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed.</li> <li>are not cancelling due to the death, injury or illness of any pets or animals.</li> <li>accept that we can only offer to medically screen and extend cover for existing medical conditions to our <u>own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered:                         <ul style="list-style-type: none"> <li>a travel companion not insured by us; a close relative of you or your travel companion; a business associate of you or your travel companion; or the person you are intending to stay with.</li> </ul> </li> <li>are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.</li> </ul>	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> <li>you are required for jury service or as a witness in a court of law.</li> </ul>	<ul style="list-style-type: none"> <li>are not cancelling due to a criminal act committed by you or where you are the defendant in the court case.</li> </ul>	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> <li>your private dwelling becoming uninhabitable following fire, storm or flood, or your presence being required following a burglary occurring at any time after we have accepted this insurance</li> </ul>	<ul style="list-style-type: none"> <li>have obtained a written statement from the police at the time of the cancellation confirming the necessity to cancel your trip.</li> <li>have obtained an independent report confirming your private dwelling is uninhabitable</li> </ul>	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> <li>you or a travel companion being made redundant.</li> </ul>	<ul style="list-style-type: none"> <li>are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and continuous employment for two years (see definition – redundancy on page 6).</li> </ul>	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> <li>of the requirements of HM forces.</li> </ul>	<ul style="list-style-type: none"> <li>have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds).</li> </ul>	<p>Obtain written confirmation to validate your circumstances.</p>
<p><b>BE AWARE!</b> No cover is provided under this section for;</p> <ul style="list-style-type: none"> <li><i>anything mentioned in the conditions and exclusions (page 9).</i></li> <li>the fear of an epidemic, pandemic, infection or allergic reaction.</li> <li>your disinclination to travel or <u>any circumstance not listed</u> above.</li> <li>your carrier's refusal to allow you to travel for whatever reason.</li> <li>for claims arising from normal pregnancy, without any accompanying bodily injury, illness, disease or complication. Normal childbirth would not constitute an unforeseen event. Please see Page 6.</li> </ul>		<ul style="list-style-type: none"> <li>the cancellation of your trip by the tour operator.</li> <li>a previously diagnosed condition of any business associate.</li> <li>your failure to report the theft of your passport to the relevant authority.</li> <li>your failure to obtain required ESTA, Visas, vaccinations or inoculations in time.</li> <li>the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.</li> <li>we will NOT pay for the excess shown in the schedule of cover and limits per insured person</li> <li>your failure to produce a medical certificate from a medical practitioner confirming that the cancellation of the trip is medically necessary.</li> </ul>	

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
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up to the amount shown in the Schedule of cover for your portion of prepaid:

- transport charges
- loss of accommodation
- foreign car hire
- pre-paid excursions booked by you before you go on your trip (up to £250)

that you have paid or agreed to pay and that you cannot recover from any other source following your necessary cutting short of your trip.

*PLEASE NOTE Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.*

- your early return home because of the death, injury or illness of:
  - you or a friend with whom you are travelling.
  - a close relative who lives in your home country.
  - a close business associate who lives in your home country.
  - a friend who lives abroad and with whom you are staying.

or

- you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law

or

- you, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood.

- any payment where you have not suffered any financial loss.
- coming home due to your existing medical condition, unless declared and accepted by us in writing.
- coming home due to a medical condition of a non-travelling close relative, the person you are staying with, a business associate or a travelling companion.
- any costs where you have not paid your excess.
- the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any claim due to the death, injury or illness of any pets or animals.
- the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.
- any unused portion of your original ticket where you have been repatriated.
- coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction.
- curtailment cover where the trip is of 2 days' duration or less or is a one-way trip.
- the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking.
- the curtailment of your trip by the tour operator.
- curtailment due to financial circumstances.

**If you need to cut short your trip:**

due to a medical necessity, you must ring to confirm this with our *24 hour Emergency Assistance Facilities service*.

**+44 (0) 203 829 3818**

curtailment claims will not otherwise be covered.

Download or request a claim form for curtailment and complete to the best of your ability enclosing all required documentation as listed on the front of the claim form.

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

**BE AWARE!** If you need to come home early due to your illness you **MUST** contact our emergency assistance service who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- *anything mentioned in the conditions and exclusions (page 9).*
- coming home early due to your existing medical condition where the risk attached to that medical condition has not been accepted by us in writing.
- coming home early due to death or illness of a close relative or the person you are staying with, a travelling companion, or a close business associate caused by an existing medical condition or a known complication of it.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- for claims arising from normal pregnancy, without any accompanying bodily injury, illness, disease or complication. Normal Childbirth would not constitute an unforeseen event. Please see Page 6.

We will pay:	For:	Provided you are not claiming for:	If you need to claim
<p><u>for trips outside &amp; Inside your home country:</u> up to the amount shown in the schedule of cover for trips <u>outside</u> your home country OR up to £1,000 <u>inside</u> your home country following <i>necessary</i> emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> <li>• customary and reasonable fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital nursing home or nursing services.</li> <li>• additional travel, accommodation and repatriation costs to be made for, or by, you and for any one other person <u>who is required for medical reasons</u> to stay with you, or a child who requires an escort to travel to you from your home country or to travel with you, where it is deemed medically necessary.</li> <li>• your death outside your home country for your burial or cremation, including the cost of returning your ashes home or the return of your body to your home in the UK or local funeral expenses abroad limited to £1,500</li> </ul>	<ul style="list-style-type: none"> <li>• any costs where you have not paid your excess.</li> <li>• treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid.</li> <li>• any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment.</li> <li>• costs of private treatment <u>unless our 24 hour Emergency Assistance Facilities service has agreed</u> and adequate public facilities are not available.</li> <li>• replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip.</li> <li>• the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</li> <li>• the cost associated with the diversion of an aircraft due to your death, injury or illness.</li> <li>• repairs to or for artificial limbs or hearing aids.</li> <li>• the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency.</li> <li>• any extra costs for single/private accommodation in a hospital or nursing home.</li> </ul>	<p><b><u>FOR MEDICAL EMERGENCIES</u></b></p> <p>+44 (0) 203 829 3 818</p> <p>Call our <i>24 hour medical helpline</i> 24 hours a day, 7 days a week, from anywhere in the world</p> <p>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card.</p>
<p>public hospital benefit – up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> <li>• each 24 hour period that you are in a <u>public hospital</u> as an in-patient during the period of the trip in addition to the fees and charges.</li> </ul>	<ul style="list-style-type: none"> <li>• any dental work involving the use of precious metals to or for the provision of dentures.</li> <li>• any treatment or work which could wait until your return home.</li> </ul>	
<p>up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> <li>• emergency dental treatment only to treat sudden pain limited to £250</li> </ul>	<ul style="list-style-type: none"> <li>• any dental work involving the use of precious metals to or for the provision of dentures.</li> <li>• any treatment or work which could wait until your return home.</li> </ul>	

**BE AWARE!** Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact the Emergency Assistance Facilities service prior to being admitted anywhere. In this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

- No cover is provided under this section for:
- *anything mentioned in the conditions and exclusions (Page 9)* (including any treatment, tests and associated illnesses for non-declared existing medical conditions).
  - any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, *Emergency Assistance Facilities*, have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
  - medication and/or treatment which at the time of departure is known to be required or to be continued outside your home country.
  - expenses incurred as a result of a tropic disease where you have not had the recommended inoculations/ or taken the recommended medication
  - claims arising from normal pregnancy, without any accompanying bodily injury, illness, disease or complication. Normal Childbirth would not constitute an unforeseen event. Please see Page 6.
  - services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our Emergency Assistance Facilities, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
  - additional accommodation which exceeds the standard of that originally booked or any costs for food or drink (where our Emergency Assistance Facilities colleagues are arranging the booking it will be 3\* standard where available).

We will pay:	For:	Provided:	If you need to claim:
a single payment as shown on your summary of cover	<p>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</p> <ul style="list-style-type: none"> <li>- death (<i>limited to £1,500 when you are under 18 or over 75 at the time of incident</i>).</li> <li>- total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet.</li> <li>- permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*.</li> </ul>	<ul style="list-style-type: none"> <li>• you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.</li> <li>• you are not 18 or under or over 75 and claiming permanent disablement.</li> <li>• you are not claiming for more than one of the benefits that is a result of the same injury.</li> </ul>	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

**BE AWARE!** This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section

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

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- any payment for permanent disablement when your age under eighteen (18) or over seventy five (75) at the time of the incident.
- your sickness, disease, medical condition, treatment or illness or physical condition that is gradually getting worse.
- an injury which existed prior to the commencement of the trip
- any claims not notified to us within 12 months of the date of the accident.

<b>We will Pay:</b>	<b>If:</b>	<b>Provided:</b>	<b>If you need to claim:</b>
Up to the amount shown in the Schedule of Cover	<ul style="list-style-type: none"> <li>the airline on which you are booked becomes insolvent after your departure from your home country.</li> <li>the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point.</li> </ul>	<ul style="list-style-type: none"> <li>you are not claiming for additional expenses if you are forced to cut short your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy.</li> <li>you are at the airport/port/station and the delay is over 12 hours.</li> <li>delay is not due to the diversion of aircraft after it has departed</li> <li>The claim is not due to a strike or industrial action which began or was announced before the start date of your policy and the date your travel tickets or confirmation of booking were issued</li> </ul>	<ul style="list-style-type: none"> <li>Download or request and complete a departure delay claim form.</li> <li>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</li> </ul>
Up to the amount shown in the Schedule of Cover	<ul style="list-style-type: none"> <li>after 12 hours of delay at the airport of your <u>outbound</u> journey from your home country you abandon the trip.</li> </ul>	<ul style="list-style-type: none"> <li>your trip is not less than 2 days duration or is a one-way trip.</li> <li>your excess has been paid or deducted from any settlement.</li> </ul>	
Up to the amount shown in the Schedule of Cover	<ul style="list-style-type: none"> <li>the vehicle in which you are travelling to your international departure point becomes undrivable due to mechanical failure or being involved in an accident <i>or</i> your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, or your connecting flight.</li> </ul>	<ul style="list-style-type: none"> <li>you have allowed sufficient time to check-in as shown on your itinerary.</li> <li>the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.</li> <li>Any costs where you have not paid your excess.</li> </ul>	
<p><b>BE AWARE!</b> No cover is provided under this section for:</p> <ul style="list-style-type: none"> <li><i>anything mentioned in the conditions or general exclusions (page 7)</i></li> <li>any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12hrs or where you being able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim.</li> <li>Your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 <u>at the time of taking out your policy.</u></li> <li>Unless you obtain confirmation from the police/motoring authorities to confirm a major accident on a motorway causing delays or closure on the motorway.</li> <li>Unless you obtain confirmation of the delay from the authority who went to the accident or breakdown affecting the car in which you are travelling in</li> <li>If you do not check in for your flight, sea crossing, coach or train departure before the intended departure time</li> <li>Any claims arising from withdrawal of service temporarily or otherwise</li> </ul>			

We will pay:	For:	Provided you:	If you need to claim:
<p>as shown on your schedule of cover</p>	<p><b>Personal property</b></p> <ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> <li>(i) For all electrical items or photographic equipment in total limited to the amount shown in the schedule of cover</li> <li>(ii) For any single article, pair and/or set of articles limited to the amount shown in the schedule of cover</li> <li>(iii) For all prescription spectacles limited to the amount shown in the schedule of cover</li> <li>(iv) Laptops limited to £500 (Please note: In the event of a claim for a pair and/or set of articles we shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed)</li> </ul> <p><b>or</b></p> <ul style="list-style-type: none"> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip</li> </ul>	<ul style="list-style-type: none"> <li>have paid your excess or accept it will be deducted from any settlement.</li> <li>have complied with the carrier's conditions of carriage.</li> <li>have notified the Police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value.</li> <li>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</li> <li>are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50).</li> <li>have not left electrical items, eyewear, jewellery &amp; watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport.</li> <li>have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless entry was gained by violent and forcible means.</li> <li>have obtained written confirmation of any loss, damage or delay.</li> </ul>	<p><b>For all damage claims:</b> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p><b>For all loss or damage claims during transit:</b> (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all losses</b> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p><b>For delay claims</b> You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership. Any items not supported by such proof of ownership will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>
<p>as shown on your schedule of cover</p>	<p><b>Delayed baggage</b></p> <ul style="list-style-type: none"> <li>the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 24 hours from the time you arrived at your trip destination. <i>(Please note: that any amount we pay you will be deducted from your claim if your personal property proves to be permanently lost).</i></li> </ul>	<ul style="list-style-type: none"> <li>have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless entry was gained by violent and forcible means.</li> <li>have obtained written confirmation of any loss, damage or delay.</li> </ul>	<p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership. Any items not supported by such proof of ownership will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>
<p><b>BE AWARE!</b> Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is <u>not</u> 'new for old' and an amount for age, wear and tear <u>will be deducted</u>. You can find full details of our wear and tear scale published on our website at <a href="http://www.tif-plc.co.uk/wearandtear">www.tif-plc.co.uk/wearandtear</a></p> <p>No cover is provided under this section for:</p> <ul style="list-style-type: none"> <li><i>anything mentioned in the conditions and exclusions (page 9) or any items that do not fall within the categories of cover listed.</i></li> <li>mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, iPads, duty free items such as tobacco products, alcohol and perfumes.</li> <li>the use of, or damage to, drones.</li> </ul>			

## Personal money (Policy B Section 6)

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> <li>the loss or theft of your cash whilst being carried on your person or left in a locked safety deposit box.</li> </ul>	<ul style="list-style-type: none"> <li>your excess has been paid or deducted from any settlement.</li> <li>your personal money was not left unattended except where it is locked in a safe or safety deposit box in your locked personal holiday or trip accommodation;</li> <li>you have not left your personal money unattended (including being contained in luggage during transit) or in a suitcase, holdall, bag or similar outside your immediate control.</li> </ul>	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>We will also require (a) exchange confirmation from your home country for foreign currency (b) where sterling is involved, documentary evidence of possession.</p>

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- any financial loss suffered as a result of your debit/credit card being lost or stolen.
- cash that is not on your person, in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

## Loss of passport and documents (Policy B Section 7)

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> <li>cover to contribute towards the cost of an emergency travel document.</li> <li>cover for necessary costs collecting your emergency travel document on your trip.</li> </ul>	<ul style="list-style-type: none"> <li>your excess has been paid or deducted from any settlement.</li> <li>your passport is:                             <ul style="list-style-type: none"> <li>on your person.</li> <li>held in a safe or safety deposit box where one is available.</li> <li>left <u>out-of-sight</u> in your <i>locked</i> trip accommodation.</li> </ul> </li> <li>you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange</li> <li>you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen.</li> </ul>	<p>For all losses, you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For a lost or stolen passport, you will need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- any financial loss suffered as a result of your passport being lost or stolen.
- the cost of a new passport upon your return to the United Kingdom.
- loss due to delay, detention, confiscation, requisition or damage by customs or other officials or authorities.

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> <li>• any event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in:                             <ul style="list-style-type: none"> <li>- injury, illness or disease of any person.</li> <li>- loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family, household or employee or anyone in your service.</li> <li>- loss of, or damage to your temporary holiday accommodation that does not belong to you, or any member of your family, household or employee or anyone in your service.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• your excess has been paid or deducted from any settlement.</li> <li>• <b>liability for loss of or damage to property or injury, illness or disease is not caused or suffered by:</b> <ul style="list-style-type: none"> <li>- your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do.</li> <li>- your ownership, care, custody or control of any animal.</li> </ul> </li> <li>• <b>compensation or any other costs are not caused by accidents involving your ownership, possession or control of any:</b> <ul style="list-style-type: none"> <li>- land or building or their use either by or on your behalf other than your temporary trip</li> <li>- accommodation, ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles (other than wheelchairs, electric wheelchairs or mobility scooters), bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);</li> </ul> </li> </ul>	<p><b><u>Never admit responsibility to anyone</u></b> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

**BE AWARE!** No cover is provided under this section for:

- *anything mentioned in the conditions and exclusions (page 9).*
- injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.
- racing of any kind
- any deliberate act

**IMPORTANT NOTE**  
 This section does not cover any claim resulting from the ownership or use of motorised vehicles. You need to take out separate motor insurance cover if you intend to drive a car or other vehicle during your trip.

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover</p> <p>and for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> <li>• legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip.</li> <li>• enquiries relating to your insured trip.</li> </ul>	<ul style="list-style-type: none"> <li>• your excess has been paid or deducted from any settlement.</li> <li>• you accept that if you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation.</li> <li>• legal proceedings in the USA or Canada follow the contingency fee system operating in North America.</li> <li>• you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.</li> <li>• the estimated recovery is more than £500.</li> <li>• we believe that you are likely to obtain a reasonable settlement.</li> <li>• the costs cannot be considered under an arbitration scheme or a complaints procedure.</li> <li>• you are not claiming against another insured-person who is a member of your family, business associate a friend or travelling companion, whether insured by us or another provider.</li> <li>• the claim is not due to damage to any mechanically propelled vehicle.</li> <li>• you follow the lawyer's advice and provide any information and assistance required. Failure to do so will entitle us to withdraw cover</li> </ul>	<p>If you have an accident abroad and require legal advice you should telephone:</p> <p><b>Slater &amp; Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ</b></p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</p> <p>To obtain this service you should:</p> <p><b>telephone 0161 228 3851 or fax 0161 909 4444</b></p> <p><b>Monday to Friday 9am-5pm</b></p>

**BE AWARE!** Legal expenses claims are only considered on the condition that you use Slater & Gordon LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. *We will settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.* No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- legal proceedings in more than one country for the same event.

**Catastrophe (Policy B Section 10)**

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> <li>• reasonable additional costs of travel and accommodation within a 20 mile radius, to the same standard as those on your booking to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.</li> </ul>	<ul style="list-style-type: none"> <li>• you are able to provide evidence of the necessity to make alternative travel arrangements.</li> </ul> <p><b>your trip is not:</b></p> <ul style="list-style-type: none"> <li>• within the United Kingdom or Channel Islands.</li> <li>• formed part of a tour operator's package holiday.</li> </ul>	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.</p>

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- any amounts recoverable from any other source.
- disinclination to travel or to continue with your trip when official directives from the local or national authority state it is acceptable to do so.
- any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services.
- any cost or expense resulting from circumstances existing prior to your arrival at your pre-paid and pre-booked accommodation.

## Hijack (Policy B Section 11)

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We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"><li>each 24 hours you are confined as a result of hijack.</li></ul>	<ul style="list-style-type: none"><li>you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement.</li></ul>	<p>Download a claim for either medical expenses/and possessions (if applicable) and completed to the best of your ability.</p> <p>Claims will need to be supported by a written report from the appropriate authorities.</p>
<p><b>BE AWARE!</b> No cover is provided under this section for:</p> <ul style="list-style-type: none"><li>anything mentioned in the conditions and exclusions (page 9).</li><li>any claim where you are unable to provide us with proof of the incident, i.e. police/authorities/medical report.</li><li>any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.</li></ul>			

## Pet care (Policy B Section 12)

We will pay:	For:	Provided:	If you need to claim
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"><li>every complete period of 12 hours that you are delayed following the delayed arrival in the UK, Channel Islands, Republic of Ireland or BFPO of your pre-booked flight, train, coach or sea trip on the return journey which results in you incurring additional kennel or cattery fees.</li></ul>	<ul style="list-style-type: none"><li>you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement.</li></ul>	<p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
<p><b>BE AWARE!</b> No cover is provided under this section for:</p> <ul style="list-style-type: none"><li>anything mentioned in the conditions and exclusions (page 9).</li><li>any claim where the delay is less than 12 hours in total.</li><li>claims not substantiated by a written report from the carrier stating the length and exact nature of the delay.</li><li>claims arising from delay caused by strike or industrial action if already notified at the time the insurance was purchased</li></ul>			

**This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, underwritten by Certain Underwriters at Lloyds (Insurer)**

We will pay:	For:	Provided you:	If you need to claim:
<p><b>Up to the amount shown in the schedule of cover for each Person Insured named on the invoice</b></p>	<ul style="list-style-type: none"> <li>● Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator including Eurostar, Car Ferries; Villas Abroad &amp; Cottages in the UK; Coach Operator, Car Hire Company, Caravan Sites, Campsites, Mobile Home, Camper Rental, Safaris; Excursions; Eurotunnel; Theme Park such as Disneyland Paris all known as End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure</li> </ul> <p><i>Or</i></p> <ul style="list-style-type: none"> <li>● In the event of insolvency after departure:                             <ul style="list-style-type: none"> <li>a. additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard of transport as enjoyed prior to the curtailment of the arrangements,</li> </ul> </li> </ul> <p><i>Or</i></p> <ul style="list-style-type: none"> <li>b. if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transport as enjoyed prior to the curtailment of the arrangements.</li> </ul>	<p>In the case of (a) and (b), where practicable, the Person Insured will have obtained the approval of the insurer prior to incurring the relevant costs</p> <p><b>FINANCIAL FAILURE</b> means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services.</p> <p><b>END SUPPLIER</b> means the company that owns and operates the services listed in point 1 of this section</p>	<ul style="list-style-type: none"> <li>● International Passenger Protection (IPP) claims only: should be advised promptly, and within 14 days to: International Passenger Protection Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, UK Telephone: +44 (0) 20 8776 3752 Fax: +44 (0) 20 8776 3751 Email: <a href="mailto:info@ipplondon.co.uk">info@ipplondon.co.uk</a></li> </ul>

**BE AWARE! No cover is provided under this section for:**

- Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure
- Any **End Supplier** which is, or which any prospect of **Financial Failure** is known by the Insured or widely known publicly at the date of the Insured's application under this policy
- Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
- The **Financial Failure** of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation
- Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the **Financial Failure** of an airline.

**COMPLAINTS PROCEDURE FOR SCHEDULED AIRLINE FAILURE & END SUPPLIER FAILURE (POLICY B SECTION 13)**

COMPLAINTS PROCEDURE FOR SECTION B 13 ONLY:

If you have a complaint, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve our service to you.

Please telephone us on: (020) 8776 3750. Email: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)

Or write to: The Customer Services Manager, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, Fax: (020) 8776 3751

Please make sure that you quote the policy number which can be found on your policy schedule.

It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them.

We will provide you with a written response outlining our detailed response to your complaint within two weeks of receipt of the complaint. If our investigations are ongoing we will write to you, at that time, and outline why we are not in a position to provide you with a written response and explain to you that you are able, at that time, to ask Lloyd's Complaints Team review the complaint. In any event, you will receive either our written response or an explanation as to why we are not in a position to provide one within four weeks of receipt of your complaint.

Having followed the above procedure, if you are not satisfied with the response you may write to: Complaints Team, Lloyd's, One Lime Street, London EC3N 7HA  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com) More information can be found on their website – [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Again, if you are not satisfied with the response you receive from Lloyd's or they have failed to provide you with a written response with eight weeks of the date of receipt of your complaint, you may have the right to contact the Financial Ombudsman Service at the following address: The Financial Ombudsman Service, Exchange Tower, London. E14 9SR Telephone: (020) 7964 1000 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Telephone 0800 023 4 567 (calls to this number are free from "fixed lines" in the UK) or 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) More information can be found of their website – [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

Please see Page 28 for further detail on what is an Eligible complaint.

## Ski equipment (Policy B Section 14)

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip or for 24 days in one policy year on your Annual Multi Trip.

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> <li>or</li> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>you have complied with the carrier's conditions of carriage.</li> <li>on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.</li> <li>you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items.</li> </ul>	<p><b>For all loss or damage claims during transit:</b> you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all damage claims</b> keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p><b>For all other losses</b> you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> <li>the cost of hiring replacement ski equipment if your ski equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>you have complied with the carrier's conditions of carriage.</li> <li>on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.</li> </ul>	<p><b>For all loss or damage claims during transit:</b> you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all other losses</b> you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>
<p><b>BE AWARE!</b> The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at <a href="http://www.tif-plc.co.uk/wearandtear">www.tif-plc.co.uk/wearandtear</a>. No cover is provided under this section for:</p> <ul style="list-style-type: none"> <li>anything mentioned in the conditions and exclusions (page 9).</li> <li>any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort</li> </ul>			

## Ski equipment hire (Policy B Section 15)

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip or for 24 days in one policy year on your Annual Multi Trip.

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> <li>the cost of hiring replacement ski equipment if your ski equipment is misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>you have complied with the carrier's conditions of carriage.</li> <li>on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.</li> </ul>	<p><b>For all loss or damage claims during transit:</b> you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all other losses</b> you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>
<p><b>BE AWARE!</b> The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at <a href="http://www.tif-plc.co.uk/wearandtear">www.tif-plc.co.uk/wearandtear</a>. No cover is provided under this section for:</p> <ul style="list-style-type: none"> <li>anything mentioned in the conditions and exclusions (page 9).</li> <li>any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort</li> </ul>			

**Ski pack (Policy B Section 16)**

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip or for 24 days in one policy year on your Annual Multi Trip.

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> <li>the unused portion of your ski pack costs paid for or contracted to be paid for before your trip commenced</li> </ul>	<ul style="list-style-type: none"> <li>you have not curtailed your trip, but are certified by a medical practitioner in the resort as being unable to ski, and therefore unable to use the ski pack facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items.</li> <li>you have paid your excess or accept it will be deducted from any settlement.</li> </ul>	You need to provide a medical certificate obtained from a medical practitioner confirming you are unable to ski and are unable to use the ski pack facilities

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- the excess shown in the schedule of cover and limits per insured person;
- for claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that you are unable to ski and unable to use the ski pack facilities;
- for anything mentioned under “you are not covered” for Section 6 - Medical & Repatriation Expenses.

**Piste closure (Policy B Section 17)**

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip or for 24 days in one policy year on your Annual Multi Trip.

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> <li>each full 24 hours you are unable to ski due to the <u>lack of snow</u> which results in the total closure of skiing facilities in the resort.</li> <li>Towards the costs you have to pay to travel to another resort.</li> <li>If you are unable to ski due to your resort being closed and there is no other resort available for as long as these conditions exist at the resort in which you are staying.</li> </ul>	<ul style="list-style-type: none"> <li>the lack of snow conditions are not public knowledge at the time of you going on your trip, and you are skiing North of the earths equator between 1<sup>st</sup> January and 30<sup>th</sup> April, or South of the earths equator between 1<sup>st</sup> June and 31<sup>st</sup> October and at a destination of higher than 1600 metres above sea level.</li> <li>you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened.</li> <li>it does not exceed the pre-booked period of insurance of your trip</li> </ul>	You need to obtain confirmation of the closure of the resort from the local representative

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- claims where you have not obtained confirmation of resort closure from the local representative;
- claims where not all skiing facilities are totally closed;
- claims where the lack of snow conditions are known or are public knowledge before you go on your trip.

**Avalanche closure (Policy B Section 18)**

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip or for 24 days in one policy year on your Annual Multi Trip.

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> <li>your arrival at, or departure from, your resort is delayed for more than 12 hours due to avalanche, landslide or landslip, you will be covered for reasonable extra travel and accommodation expenses up to the limits shown in the Schedule of Cover for each full 24 hours that you are delayed.</li> </ul>	<ul style="list-style-type: none"> <li>that your tour operator does not pay for your extra travel and accommodation costs.</li> <li>that you have not received compensation from someone or somewhere else, if you have this will be deducted from your claim</li> </ul>	<p>Under this policy, you must get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.</p> <p>Please read the general conditions and exclusions.</p>

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- claims where you have not obtained a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.
- claims where not all skiing facilities are totally closed;
- claims where the snow conditions are known or are public knowledge before you go on your trip.

## Business equipment cover (Policy B Section 19)

Cover only applicable if the appropriate business extension premium has been paid - For Gold Cover this cover is included in the standard premium

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> <li>the accidental loss, theft of or damage to your business equipment. Following this accidental loss, theft or damage to your business equipment, we will also pay for any emergency courier expenses you have incurred, in obtaining any business equipment, which is essential to your intended business itinerary</li> <li>the purchase of essential items, if your business equipment is delayed or lost in transit on your outward journey for more than 12 hours.</li> </ul>	<ul style="list-style-type: none"> <li>have paid your excess or accept it will be deducted from any settlement.</li> <li>have complied with the carrier's conditions of carriage.</li> <li>have notified the Police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</li> <li>have not left electrical items, eyewear, jewellery &amp; watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport.</li> <li>have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</li> <li>have obtained written confirmation of any loss, damage or delay.</li> </ul>	<p><b>For all damage claims:</b> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p><b>For all loss or damage claims during transit:</b> (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all losses,</b> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p><b>For delay claims</b> You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>

**BE AWARE!** No cover is provided under this business extension for:

- anything mentioned in the conditions and exclusions (page 9).
- loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
- damage caused by the leakage of powder or liquid carried within your business equipment.
- any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which you are being carried
- damage to, or loss or theft of your business equipment, if it has been left unattended in a public place.
- in the custody of a person who does not have an official responsibility for the safekeeping of the property
- valuables stolen at any time whilst in transit unless you are carrying them as hand luggage
- loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- wear, tear and depreciation

## Business equipment hire (Policy B Section 20)

Cover only applicable if the appropriate business extension premium has been paid - For Gold Cover this cover is included in the standard premium

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> <li>the cost of hiring business equipment if yours are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 24 hours from the time you arrive at your trip destination.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement</li> <li>you have complied with the carrier's conditions of carriage</li> <li>you or your employer/business associate own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value.</li> <li>You have notified the police, your courier or tour operator's representative and have obtained an independent written report.</li> <li><b>you are not claiming for:</b> <ul style="list-style-type: none"> <li>mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.</li> <li>Items which have been damaged by a domestic dispute, atmospheric or climatic condition, age, wear, tear, moth or vermin, perishable items and/or their contents i.e food, liquids, gels etc.</li> <li>any business equipment left <i>unattended (including in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation)</li> <li>business equipment left unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</li> <li>Business equipment which is being carried on a vehicle roof rack.</li> </ul> </li> </ul>	<p><b>For delay claims</b> You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p>

**BE AWARE!** No cover is provided under this business extension for:

- anything mentioned in the conditions and exclusions (page 9).
- any claim where you are unable to provide written confirmation of the delay from the appropriate authorities.
- claims arising from your business equipment being delayed, detained, seized or confiscated by customs or other officials.
- claims following loss or theft of or damage to your business equipment whilst being shipped as freight or under a bill of lading.

## Business money (Policy B Section 21)

Cover only applicable if the appropriate business extension premium has been paid - For Gold Cover this cover is included in the standard premium

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> <li>for the loss or theft of your business cash during your trip</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement</li> <li>you have complied with the carrier's conditions of carriage</li> <li>you have notified the police and have obtained a written report with written confirmation of any loss, damage.</li> <li>you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents.</li> <li>you have not left your business money unattended (including being contained in luggage during transit) or in a suitcase, holdall, bag or similar outside your immediate control.</li> </ul>	<p><b>For all losses</b> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p>You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.</p> <p>We will also require (a) exchange confirmation from your home country for foreign currency (b) where sterling is involved, documentary evidence of possession.</p>

**BE AWARE!** No cover is provided under this business extension for:

- anything mentioned in the conditions and exclusions (page 9).
- any claim, if the loss or theft occurs whilst in the custody of an airline or other carrier
- any loss, if you have not taken reasonable steps to prevent a loss happening
- loss or theft of business money that is not on your person; or not deposited in a safe, safety deposit box or similar locked fixed container in your trip accommodation
- loss or theft of business money that does not belong to your employer; or you, if you are self employed
- loss or theft of travellers cheques, if the issuer provides a replacement service
- depreciation in value, currency changes or shortage caused by any error or omission
- claims arising from your business equipment being delayed, detained, seized or confiscated by customs or other officials.

## Golf equipment (Policy B Section 22)

Cover only applicable if the appropriate golf extension premium has been paid - For Gold Cover this cover is included in the standard premium

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> <li>or</li> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>you have complied with the carrier's conditions of carriage.</li> <li>on delay, loss or theft claims you have notified the Police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>the golf equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.</li> <li>you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items.</li> <li>you have kept all receipts for the hire and have sent them into us with your claim.</li> <li>you are not claiming for:                             <ul style="list-style-type: none"> <li>Items which have been damaged by a domestic dispute, atmospheric or climatic condition, age, wear, tear, moth or vermin, perishable items and/or their contents i.e food, liquids, gels etc.</li> <li>golf equipment that is specifically insured elsewhere,</li> </ul> </li> </ul>	<p><b>For all loss or damage claims during transit:</b> you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all damage claims</b> keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p><b>For all other losses</b> you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> <li>if your hired equipment is lost, stolen or damaged we will pay up to £100 for the replacement or repair if you are held responsible.</li> </ul>		

**BE AWARE!** The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at [www.tif-plc.co.uk/wearandtear](http://www.tif-plc.co.uk/wearandtear). No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort
- any intentional damage to golf equipment due to carelessness/reckless actions.

## Golf pack (lessons, hire, green fees) (Policy B Section 23)

Cover only applicable if the appropriate golf extension premium has been paid - For Gold Cover this cover is included in the standard premium

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover and up to the limits shown	<ul style="list-style-type: none"> <li>the loss of green fees should you fall ill or are injured on your trip and we accept a valid claim under section 2 Medical Expenses.</li> </ul>	<ul style="list-style-type: none"> <li>you have kept all receipts and sent them in to us with your claim.</li> </ul>	<p>Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.</p>

**BE AWARE!** No cover is provided under this golf extension for:

- anything mentioned in the conditions and exclusions (page 9).

## Golf Course Closure (Policy B Section 24)

Cover only applicable if the appropriate golf extension premium has been paid - For Gold Cover this cover is included in the standard premium

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover and up to the limits shown	<ul style="list-style-type: none"> <li>the loss of green fees should the pre-booked course become unplayable due to adverse weather conditions</li> </ul>	<ul style="list-style-type: none"> <li>you have kept all receipts and sent them in to us with your claim.</li> <li>the course is closed by a club official and you have confirmation in writing.</li> </ul>	Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.

**BE AWARE!** No cover is provided under this golf extension for:

- anything mentioned in the conditions and exclusions (page 9).

## Hole in one (Policy B Section 25)

Cover only applicable if the appropriate golf extension premium has been paid - For Gold Cover this cover is included in the standard premium

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> <li>if you complete a hole in one stroke gross (i.e. exclusive of handicap) during any organised game on any golf course</li> </ul> <p>Please note: this benefit will only be payable once in any game</p>	<ul style="list-style-type: none"> <li>you have confirmation in writing from the Club Secretary and your playing partner.</li> <li>you have kept all receipts for these items and send them in to us with your claim.</li> </ul>	Please telephone our claims department. They will send you the appropriate claim form and advise you what documentation to send in.

**BE AWARE!** No cover is provided under this golf extension for:

- anything mentioned in the conditions and exclusions (page 9).
- if you do not produce written confirmation from the secretary of the club, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed.

## Wedding cover (Policy B Section 26)

Cover only applicable if the appropriate Wedding extension premium has been paid – For Gold Cover this cover is included in the standard premium

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> <li>each wedding ring taken, sent in advance or purchased during your trip</li> <li>your wedding gifts taken, sent in advance or purchased during your trip</li> <li>your wedding attire taken, sent in advance or purchased during your trip</li> <li>your wedding photographs or video recording within 14 days of your wedding and whilst you are still on your trip</li> <li>reasonable additional costs of hiring a professional photographer or video recording professional, if the professional originally booked to take the photographs or video recording is unable to attend your wedding due to illness, injury or unforeseen transport problems.</li> </ul>	<ul style="list-style-type: none"> <li>have paid your excess or accept it will be deducted from any settlement.</li> <li>have complied with the carrier's conditions of carriage.</li> <li>have notified the Police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>have obtained written confirmation of any loss, damage or delay.</li> <li><b>are not claiming for :</b> <ul style="list-style-type: none"> <li>items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</li> <li>valuables not carried in your hand luggage (i.e carried on or about your person) while in transit.</li> <li>rings, gifts, attire, photographs or videos <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box. This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport.</li> </ul> </li> </ul>	<p>Please telephone our claims department. They will send you the appropriate claim form and advise you what documentation to send in.</p> <p><b>For all losses:</b> you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p><b>For all loss or damage claims during transit:</b> (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours</p> <p><b>Any item with a purchase price in excess of £50/£75 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50/£75 subject to an overall limit for all such items of £150.</b></p>

**BE AWARE!** No cover is provided under this golf extension for:

- anything mentioned in the conditions and exclusions (page 9).

**This cover is provided by UK General Insurance Ltd on behalf of Great Lakes Insurance SE**

Failure to comply with the following terms could mean that we decline to pay a claim.

- All potential claims must initially be reported to our Claims Notification and Advice Helpline Service, which operates between the hours of 09.00 – 17.00 Mondays to Friday excluding Bank Holidays.
- Claims Helpline Service – 01384 377000
- This is a policy where you must notify us within 30 days of returning from the holiday which is subject to the dispute and which may give rise to any claim under this policy. Failure to do so could mean that we decline to pay a claim for your Professional Fees.
- Whilst the policy may include events that occur Worldwide, policy cover will only operate where Legal Proceedings can be brought within the Court Jurisdiction of a country within the United Kingdom or European Union.
- If you can convince us that there are Prospects of Success in your claim and that it is reasonable for Professional Fees to be paid we will;
- Take over the claim on your behalf
- Appoint a specialist of our choice to act on your behalf.

We may limit the Professional Fees that we will pay under the policy where:

We consider it is unlikely a reasonable settlement of your claim will be obtained, or

There is insufficient prospects of obtaining recovery on any sums claimed or

the potential settlement amount of Your claim is disproportionate compared with the time and expense incurred in pursuing or defending Your claim.

Where it may cost Us more to handle a claim than the amount in dispute We may at Our option pay to You the amount in dispute which will then constitute the end of the claim under this policy.

- If Legal Proceedings have been agreed by Us. You may at this stage decide to nominate and use Your own solicitor or indeed, You may wish to continue to use Our own specialists. If You decide to nominate Your own professional We must agree this in advance and You will be responsible for any Professional Fees in excess of those which Our own specialists would normally charge Us (Details are available upon request)

- At conclusion of Your claim if You are awarded any costs (not Your damages), these must be paid to Us.

- In the event that You make a claim under this policy which You subsequently discontinue due to Your own disinclination to proceed, any legal costs incurred to date will become Your own responsibility and will be required to be repaid to the insurer.

**PLEASE NOTE THAT IF YOU ENGAGE THE SERVICES OF ANYONE PRIOR TO MAKING CONTACT WITH THE CLAIMS HELPLINE SERVICES AND INCUR ANY COSTS WITHOUT OUR PRIOR WRITTEN APPROVAL THESE COSTS WILL NOT BE COVERED BY THIS INSURANCE.**

**If upon receipt of this policy You are unhappy with any of the requirements as stated above please advise Your insurance adviser within 14 days of issue, who subject to You not having travelled or made a claim under this policy, will arrange a full refund of premium**

**Definitions** - The words or expressions detailed below have the following meaning wherever they appear in this policy.

**Agent**

The Agent appointed by the Coverholder to transact this insurance with You.

**Authorised Professional**

A solicitor, counsel, claims handler or mediator, accountant, firm of accountants or other appropriately qualified person appointed and approved by Us under the terms and conditions of this policy to represent Your or an Insured Person's interests.

**Claim Limit(s)**

The amount We will pay in respect of any one claim and the total amount payable within any one Period of Insurance as specified within the Schedule.

**Claims Specialist**

Our own claims panel solicitor or claims handler. Court

**Court**

A Court, tribunal or other competent authority.

**Event**

The initial Event, act or omission which sets off a natural and continuous sequence of Events that subsequently gives rise to a claim for Professional Fees and/or payment of a benefit under this policy.

**Excess**

The first amount of each and every claim as detailed on the Schedule or Insured Event.

**Legal Proceedings**

When formal Legal Proceedings are issued against an opponent in a Court of Law

**Period of Insurance**

The Period of Insurance shown in the Schedule

**Policyholder, You, Your**

The person or company who has paid the premium and is named in the Schedule as the Policyholder

**Pre-Booked Accommodation**

A commercially run premises where a fee is charged which has been booked prior to Your departure on Your Holiday not including premises owned by friends or family.

**Professional fees**

Legal fees and costs reasonably and properly incurred by the Authorised Professional, with our prior written authority including costs incurred by another party for which you are made liable by Court Order, or may pay with our consent in pursuit of a civil claim in the Territorial Limits arising from an Insured Incident.

In the event that the matter falls within the limits of a Small Claims Court, the maximum amount payable to the Authorised Professional shall be limited to the maximum amount recoverable from that respective Court.

**Prospects of Success**

At least a 51% chance of an Insured Person(s) achieving a favourable outcome

**Schedule**

The document which shows details of you and this insurance and is attached to and forms part of this policy.

**Definitions Continued**

**Holiday**

A Holiday trip outside of the United Kingdom or a Holiday within the United Kingdom which includes two or more consecutive nights stay in Pre-Booked Accommodation.

**Insured Person**

The persons named within the Policy Schedule attached to this policy.

**Insurer**

This insurance is administered by Legal Insurance Management Limited, arranged by Just Insurance Agents Ltd & underwritten by UK General Insurance Ltd on behalf of **Great Lakes Insurance SE**, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

**Great Lakes Insurance SE** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.

Legal Insurance Management Limited is authorised and regulated by the Financial Conduct Authority under registration number 552983. This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.

**Standard professional fees**

The level of Professional Fees that would normally be incurred by us in either handling this matter using our own Claims Specialists or a nominated Authorised Professional of our choice.

**Territorial limits**

Worldwide but only where Legal Proceedings can be brought in a United Kingdom or European Union (EU) country's Court Jurisdiction.

**Time of occurrence**

When the Event occurred or commenced whichever is the earlier.

**We, us, our**

UK General on behalf of Great Lakes Insurance SE.

**COVER**

**You** have paid the premium and supplied to **Us** a proposal and declaration or other information which shall be the basis of this contract and be incorporated in this policy.

Upon payment of the policy excess if applicable **We** will indemnify **You** in accordance with **Our** Standard Professional Fees and where requested by **You** any other **Insured Person** up to the Limit of Indemnity subject to the terms, conditions and exclusions of this policy, against Professional Fees arising from an Insured event within the Territorial Limits where **You** notify **Us** within 30 days of returning from the holiday which is subject to the dispute and which may give rise to any claim under this policy.

**What is covered:**

Pursuing a breach of contract claim arising from a contract (which must be evidenced and recorded in writing) entered into by You or on your behalf for the purposes of undertaking a Holiday in order to seek compensation and or implementation of the contract from the following: -

- a. Your Tour Operator or Holiday Company
- b. Your Travel Agent
- c. A Car Hire company with whom you have pre-booked a vehicle
- d. An Airline, Ferry, Train, Cruise liner or Coach Operator
- e. A Hotelier or Property Owner

Subject to the cause of action arising within the Territorial Limits and where Legal Proceedings are able to be brought in a United Kingdom or European Union (EU) Country's Court jurisdiction.

**What is not covered:**

- Any matter where the value of the goods or services in dispute or the total instalments due at the time of making the claim is less than £150.
- An Event not reported to the Insurer within 30 days of returning from the holiday subject to the dispute.
- Professional Fees and expenses which a Court of Criminal Jurisdiction orders to be paid.
- Actions pursued in order to obtain satisfaction of a judgement or legally binding decision.
- The Insured Person's travelling expenses, subsistence allowances or compensation for absence from work.
- Any claim where the Event arises from incidents which have occurred or services and the like which have been provided prior to the first inception date of this insurance.

1. Professional Fees incurred:-

- a) in respect of any Event where the Time of Occurrence commenced prior to the commencement of the insurance;

- b) where the Insured Person should have realised when purchasing this insurance that a claim under this insurance might occur;
- c) before Our written acceptance of a claim;
- d) before Our approval or beyond those for which We have given Our approval;
- e) where You fail to give proper instructions in due time to Us or to the Authorised Professional;
- f) where You are responsible for anything which in Our opinion prejudices Your case;
- g) if You withdraw instructions from the Authorised Professional, fail to respond to the Authorised Professional, withdraw from the Legal Proceedings or the Authorised Professional refuses to continue to act for You;
- h) where You decide that You no longer wish to pursue Your claim as a result of disinclination. All costs incurred up until this stage will become Your responsibility;
- i) in respect of the amount in excess of Our Standard Professional Fees where You have elected to use an Authorised Professional of Your own choice;

**What is not covered Continued:**

2. the pursuit continued pursuit or defence of any claim if We consider it is unlikely a sensible settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred;
3. claims which are conducted by You in a manner different from the advice or proper instructions of Us or the Authorised Professional;
4. appeals unless You notify Us in writing of Your wish to appeal at least six working days before the deadline for giving notice of appeal expires and We consider the appeal to have reasonable Prospects of Success;
5. any Professional Fees and expenses that could have been recovered under any other insurance except beyond the amount which would be payable under such insurance had this policy not been effected;
6. damages, fines or other penalties You are ordered to pay by a Court, tribunal or arbitrator;
7. claims arising from an Event arising from Your deliberate act, omission or misrepresentation;
8. any Professional Fees relating to Your alleged dishonesty or deliberate and wilful criminal acts or omissions;
9. a dispute which relates to any compensation or amount payable under a contract of insurance;
10. a dispute with Us not dealt with under the Arbitration condition;
11. an application for judicial review;
12. any Professional Fees incurred in defending or pursuing new areas of law or test cases;
13. any claim involving medical or clinical negligence or pharmaceutical or any relate claims (including but not limited to tobacco products);
14. any claim arising from a stress or psychological related condition;
15. any matter arising from or relating to any business or trading activity or venture for gain undertaken by an Insured Person including but not limited to any personal guarantee and investment in unlisted companies;
16. Legal Proceedings outside the European Union (EU) and proceedings in constitutional international or supranational Courts or tribunals including the European Court of Justice and the Commission and Court of Human Rights;
17. Legal Proceedings between an Insured Person and a central or local government authority;
18. disputes between an Insured Person and their family or a matrimonial or co-habitation dispute;
19. any claims made or considered against Us, the Agent or Authorised Professional used to handle any claim;
20. any claims relating to cosmetic treatment, surgery or tanning;
21. Professional Fees incurred that exceed the maximum amount recoverable from that respective Court in relation to matters that fall within Small Claims Court Limits.
22. Electronic Data

Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

**23. Radiation**

Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

**24. Terrorism**

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- I. involves violence against one or more persons; or
- II. involves damage to property; or
- III. endangers life other than that of the person committing the action; or
- IV. creates a risk to health or safety of the public or a section of the public; or
- V. is designed to interfere with or to disrupt an electronic system.

This policy also excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

**25. War**

Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

**Consumer Insurance Act**

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) supply accurate and complete answers to all the questions We or the administrator may ask as part of Your application for cover under the policy;
- b) to make sure that all information supplied as part of Your application for cover is true and correct;
- c) tell Us of any changes to the answers You have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that Your policy is invalid and that it does not operate in the event of a claim.

**Observance**

Our liability to make any payment under this policy will be conditional on You complying with the terms and conditions of this insurance.

**Claims**

You must tell Us in writing within 30 days of returning from the respective Holiday about any matter, which could result in a claim being made under this policy, and must obtain in writing Our consent to incur Professional Fees.

We will give such consent if You can satisfy Us that there are reasonable Prospects of Success in pursuing or defending Your claim and that it is necessary for Professional Fees to be paid and You have paid the Excess.

We may require (at Our discretion) You at Your expense to obtain the opinion of an expert or counsel on the merits of a claim or continued merits of a claim or Legal Proceedings. If We subsequently agree to accept or continue with the claim, the costs of such opinion will be covered.

If after receiving a claim or during the course of a claim We decide that:-

1. Your Prospects of Success are insufficient;
2. It would be better for You to take a different course of action;
3. We cannot agree to the claim.

We will write to You giving Our reasons and We will not then be bound to pay any further Professional Fees for this claim.

We may limit any Professional Fees that We will pay under the policy in the pursuit continued pursuit or defence of any claim:-

1. If We consider it is unlikely a sensible settlement will be obtained; or
2. where the likely settlement amount is disproportionate to the time and expense necessary to achieve a settlement; or
3. We consider that it is unlikely that You will recover the sums due and or awarded to You.

Alternatively where it may cost Us more to handle a claim than the amount in dispute We may at Our option pay to You the amount in dispute which shall be deemed to represent full and final settlement under this policy providing that all the terms and conditions of this policy have been complied with.

In the event that You make a claim under this policy which You subsequently discontinue due to Your own disinclination to proceed, any legal costs incurred to date will become Your own responsibility and will be required to be repaid to the Insurer.

UK General Insurance Ltd is an Insurers agent and in the matters of a claim act on behalf of the Insurer.

**Representation**

We will take over and conduct in Your name the prosecution, pursuit, defence or settlement of any claim. The Authorised Professional nominated and appointed by Us will act on Your behalf and You must accept Our nomination.

If Legal Proceedings have been agreed by Us, You may nominate Your own Authorised Professional whose name and address You must submit to Us. In selecting Your Authorised Professional You shall have regard to the common law duty to minimise the cost for Your claim. Any dispute arising from this shall be referred to Arbitration in accordance with the Policy Conditions.

Where You have elected to use Your own nominated Authorised Professional You will be responsible for any Professional Fees in excess of Our Standard Professional Fees.

**Conduct of Claim**

1. You shall at all times co-operate with Us and give to Us and the Authorised Professional evidence, documents and information of all material developments and shall attend upon the Authorised Professional when so requested at Your own expense.
2. We shall have direct access at all times to and shall be entitled to obtain from the Authorised Professional any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and You shall give any instructions to the Authorised Professional which may be required for this purpose. You or Your Authorised Professional shall notify Us immediately in writing of any offer or payment into Court made with a view to settlement and You must secure Our written agreement before accepting or declining any such offer.

We will not be bound by any promise or undertaking given by You to the Authorised Professional or by either of You to any Court, witness, expert or agent or other person without Our agreement.

### Recovery of Costs

You should take all steps to recover costs charges, fees or expenses. If another person is ordered, or agrees, to pay You all or any costs charges, fees, expenses or compensation You will do everything possible (subject to Our directions) to recover the money and hold it on Our behalf. If payment is made by instalments these will be paid to Us until We have recovered the total amount that the other person was ordered, or agreed to pay by way of costs, charges or fees.

### Fraud

We have the right to refuse to pay a claim or to void this insurance in its entirety if You make a claim which is in any respect false or fraudulent.

### Data Protection

The data supplied by You will only be used for the purposes of processing Your policy of insurance, including underwriting, administration and handling any claim which may arise. The data supplied will not be passed to any other parties other than those which We have mentioned herein.

You are entitled upon the payment of an administration fee to inspect the personal data which We are holding about You. If You wish to make such an inspection, You should contact Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF.

We may respond to enquiries by the Police concerning Your policy in the normal course of their investigations. Where it is necessary to administer Your policy effectively or to protect Your interests or for fraud prevention and detection purposes, We may disclose data You have supplied to other third parties such as solicitors, other insurers, law enforcement agencies, etc.

### Due Care

You must take due care to prevent incidents that may give rise to a claim and to minimise the amount payable by Us.

### Cancellation

We hope You are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with Your requirements, please return it to Your Agent within fourteen (14) days of issue and We will refund Your premium provided You have not submitted a claim.

The Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to the Insured at their last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms & conditions

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.

### Acts of Parliament

Any reference to Act of Parliament within this policy shall include an amending or replacing Act and shall also include where applicable equivalent legislation in Scotland, Northern Ireland, the Channel Islands, the Isle of Man and under European Law where applied in the United Kingdom.

### Arbitration

Any dispute between You and Us, which is not solved by the policy, will be governed by the laws of England and Wales and shall be referred to a single arbitrator who shall either be a solicitor or barrister on whom we both agree. If we cannot agree, one will be nominated by the Law Society. Where appropriate the dispute will be resolved on the basis of written submissions. The costs of resolving the dispute will be met in full by the party against whom the decision is made. If the decision is not clearly made against either party, the arbitrator shall have the power to apportion costs.

### Contracts (Rights of Third Parties) Act 1999

Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

### Notices

Any letter or notice concerning this insurance will be properly issued if it is sent to the last known address of the person intended to receive it.

### Claims Notification and Advice Helpline Service

All potential claims must be reported initially to the Travel Dispute Claims Notification and Advice Helpline Service for advice and support.

**Travel Dispute Claims Notification & Advice Helpline Service: - 01384 377000**

We will not accept responsibility if the Helpline Services fail for reasons beyond Our control.

### Law

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Policyholder'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. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands shall apply.

In the event of a complaint arising under this insurance, You should in the first instance write to: -

The Managing Director  
Legal Insurance Management Ltd  
1 Hagley Court North  
The Waterfront  
Brierley Hill  
West Midlands  
DY5 1XF

Please ensure Your policy number is quoted in all correspondence to assist a quick and efficient response.

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  
Exchange Tower  
London  
E14 9SR  
Tel: 0300 123 9123 or 0800 023 4567  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local Authority Trading Standards Service or Citizens Advice Bureau.

#### **Compensation Scheme**

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its 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](http://www.fscs.org.uk).

## ADDITIONAL SPORTS AND HAZARDOUS PURSUITS

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You are not covered for taking part in any Hazardous Pursuits unless it is listed below and you have paid the required premium where appropriate. In respect of Hazardous Pursuits Categories B to C, the maximum age limit is 75. If you are going to take part in any activity which may be considered dangerous or hazardous that is not detailed below, please contact the selling agent who will contact us to see if we can provide cover. Please note that under Section B10 - Personal Liability you will not be covered for liability whilst participating in any hazardous pursuit or anything caused directly or indirectly by your owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any form of motorised leisure equipment, including jet skis and snowmobiles. *Please note those activities marked with an asterisk (\*) do not have Personal Accident or Personal Liability cover.* Cover for the following activities that are considered to be Hazardous Pursuits is included provided they are incidental to the trip (not sole purpose) and for recreational purposes only, not for competitions or any professional activity. **For the purpose of Hazardous Pursuits SOLE PURPOSE shall mean:** taking part in any hazardous Pursuits on more than 50%, of the number of days of your booked trip. **For the purpose of Hazardous Pursuits INSHORE shall mean:** Within 12 Nautical miles off shore. **For the purpose of Hazardous Pursuits OFFSHORE shall mean:** Over 12 Nautical miles off shore. All Hazardous Pursuits are subject to the following endorsement:

### HAZARDOUS PURSUITS ENDORSEMENT:

The exclusion of Hazardous Pursuits in the General Exclusions is deleted only with respect to cover under Section B1 - Curtailment and Section B5 - Medical and Repatriation Expenses for participation in the following Hazardous Pursuits on a non-professional (amateur) and recreational basis, provided that; you ensure the activity is adequately supervised, that appropriate safety equipment (such as protective headwear, life jackets etc.) are worn at all times and you do not participate in such Hazardous Pursuits for more than 90 days in any one Period of Insurance.

The acceptable Hazardous Pursuits list is:-

**Category A:** Amateur Sports - Aerobics, Archery, Badminton, Baseball, Basketball, Bowls, Cricket, Croquet, Curling, Fencing, Football, Golf, Jogging, Netball, Racquetball, Roller Blading, Roller Skating, Rounders, Snooker/Pool/Billiards, Skate Boarding, Squash, Surfing, Swimming, Table Tennis, Tennis, Ten Pin Bowling, Volleyball, Water Polo and Weightlifting only, Angling/Fishing, Banana Boating, Beach Games, Canoeing/River Canoeing (up to Grade 3), Clay Pigeon Shooting, Cycling (other than specified), Fell Walking/Fell running, Hiking/Trekking (under 2000 metres altitude or established/documented paths no altitude limit), Jet Boating, Motorcycling (up to 50cc with a licence appropriate to the cc, wearing a crash helmet and no racing), Orienteering, Outwardbound Pursuits (ground level only), Paintballing, Parascending/Parasailing (over water towed by boat), Pony Trekking, Rambling, Sail Boarding, Sailing/Dinghy Sailing within Territorial Waters (inland/coastal waters within 12 mile), Snorkelling, Tug of war, Underground activities (as part of an organised excursion/tour only), War Games, Water Skiing (excluding jumping) - amateur only (inland/coastal waters within 12 mile), Windsurfing - amateur only (inland/coastal waters within 12 mile), Work Abroad - Non Manual Work (including professional, administrative or clerical duties only)

*The following Category activities are not covered by this insurance unless an additional premium has been paid and the schedule of cover and limits shows the cover has been provided. If the additional premium has been paid, the activities are covered provided they are incidental to the trip (not sole purpose) and for recreational purposes only, not for competitions or any professional activity, and subject to the above endorsement:*

**Category B:** Aerial Safari, Boxing Training (no contact), Bungee Jump (maximum 3), Camel/Elephant Riding/Trekking (non-incidental), Cycle Touring/Mountain Biking, Deep Sea Fishing, Dog Sledding, Flying a private plane or small aircraft (provided it is a non passenger carrying or commercial aircraft), Flying as a passenger in a private or small aircraft, Go Karting (specific use), Gymnastics, Hiking (between 2000 and 4000 metres altitude), Hockey (amateur), Horse Riding (no polo, hunting or jumping), Hot Air Ballooning (non-incidental), Hurling (amateur), Hydro Zorbing, Jet Skiing (non-incidental), Kayaking, Martial Arts (training only), Motorcycling (up to 125cc with a licence appropriate to the cc, wearing a crash helmet and no racing), Quad Biking, Rowing (inland/coastal waters within 12 mile), Rugby (amateur Competition), Safari (Tour operator organised and not involving use of firearms), Scuba Diving (up to 30 metres as long as PADI qualified or equivalent to that depth and provided adequately supervised/not diving alone), Track Events, Trekking (between 2000 and 4000 metres altitude), White Water Rafting/Black Water Rafting (Grades 1 to 4 - life jacket and helmet must be worn), Work Abroad - Manual work (ground level no machinery - other than specified)

### SCUBA DIVING ENDORSEMENT

Scuba diving to a maximum depth of 18 metres (see Category A) or 30 metres (see category B) will be covered provided that you hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or you are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not solo/cave/wreck diving, are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair your fitness to dive.



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: [www.travel-claims.net](http://www.travel-claims.net)  
Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:  
Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Telephone: 0203 829 3 815

### You need to:

- produce your insurance validation documentation confirming you are insured before a claim is admitted.
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance).
- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

### We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in your name the defence/settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands

## DATA PROTECTION ACT – PERSONAL INFORMATION

### How Travel Insurance Facilities collects data:

You should understand that any information you have given Travel Insurance Facilities will be processed in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

You have a right of access to, and correction of, information that Travel Insurance Facilities hold about you. If you would like to exercise either of these rights you should contact: **The Data Protection Compliance Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY**

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims managers' attention in writing. **The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY**

### **INFORMATION FOR SECTION B13 ONLY: Definitions - What is an Eligible Complainant?**

1. A Consumer – Any natural person acting for purposes outside his trade, business or profession
2. A Micro-Enterprise – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed £2 million
3. A Charity – Which has an annual income of less than £1 million at the time the complaint is made
4. A Trustee – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

### **Your right to complain**

**If your complaint is regarding the selling of your policies:** Complaints Manager, Just Travel Cover, Victoria House, Toward Road, Sunderland, Tyne and Wear, SR1 2QF

**Or if you would like to complain about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows:**

- Write to the Branch Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY who will review the claims office decision.

### **If you are still not satisfied with the outcome you may:**

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit [www.fos.org.uk](http://www.fos.org.uk)
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

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***Claims: 0203 829 3 817***

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