Explorer
Travel Insurance

Policy Wording

Gold and Gold Plus Cover

explorerinsurance.co.uk

Gold and Gold Plus Explorer Travel Insurance Policy Document
Underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK

This insurance is provided by Explorer Travel Insurance, which is a trading style of Explorer Insurance Services Limited.
Registered in England and Wales No: 7496730.
Registered Office: Millhouse, 32-38 East Street, Rochford, SS4 1DB.
Authorised and regulated by the Financial Conduct Authority (FCA).
Firm Reference number: 583108

Contents

Policy summary

Explorer Travel Insurance Gold and Gold Plus – Underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK.

- **This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.**
- **This insurance is underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK.**
- **This insurance is provided by Explorer Travel Insurance, which is a trading style of Explorer Insurance Services Limited. Registered in England and Wales No: 7496730. Registered Office: Millhouse, 32-38 East Street, Rochford, SS4 1DB. Authorised and regulated by the Financial Conduct Authority (FCA). FCA Firm reference number: 583108**
- **Where a heading is underlined in this Policy Summary full detail can be found in your policy wording under the same heading.**

Type of insurance and cover
Travel Insurance for single and annual multi trips – *Please refer to your Certificate of Insurance for your selected cover.*

This policy document is for Gold and Gold Plus cover. Various optional covers may also be included – *Your Certificate of Insurance will show if you selected these options.*

Policy eligibility
This policy is only available to you if you are permanently resident in the United Kingdom and registered with a medical practitioner in the United Kingdom.

You must be in the United Kingdom at the time of purchasing this policy and before starting your trip. Any trip that has already begun when you purchase this insurance will not be covered.

You must take all possible care to safeguard against accident, injury, loss or damage as *if you had no insurance cover*.

You must not be travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.

You are not covered for cruising unless cruise cover has been purchased.

If you are 18 years and under you are not travelling independently of the named insured adults on the policy.

Age eligibility – Single Trip
Gold policies are not available to anyone aged 55 years or over. Gold Plus policies are not available to anyone aged 86 years or over.

Age eligibility – Annual Multi Trip
Gold policies are not available to anyone aged 55 years or over if annual multi trip cover is selected. If you reach the age of 55 years during the period of insurance, cover will continue until the next renewal date but not after that.

Gold Plus policies are not available to anyone aged 80 years or over if annual multi trip cover is selected. If you reach the age of 80 years during the period of insurance, cover will continue until the next renewal date but not after that.

Your Certificate of Insurance will show which cover option you have selected.

Conditions
- It is essential that you refer to the 'Important conditions relating to health' on page 13 in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.
- If you are travelling to countries within Europe (EU, EEA or Switzerland) you are strongly advised to obtain a European Health Insurance Card (EHIC) and take it with you. You can apply for an EHIC online at www.ehic.org.uk.

Special conditions apply to each section of your policy – *Please refer to the policy wording for full details.*

Significant features and benefits
- War risks, civil commotion and terrorism – cover for these events is provided under Section B2 – Emergency medical and other expenses, Section B3 – State Hospital benefit and Section B4 – Personal accident (unless caused by nuclear, chemical or biological attack) – *Please see paragraph 1. in the What is not covered - applicable to all sections of the policy* on page 13 in the policy wording for full details.
- The Schedule of benefits shows the maximum benefits you can claim for each insured person (unless otherwise stated).

Schedule of benefits

Some sections are optional and these are marked* - *Your Certificate of Insurance will show if you selected any of these options.*

Section		Gold		Gold Plus	
		Limits	Excess	Limits	Excess
POLICY A: Your Pre Travel Policy					
A1	**Cancellation charges**	£1,500	£100 (£20 loss of deposit)	£2,500	£100** (£20 loss of deposit)
POLICY B: Your Travel Policy					
B1	**Curtailment charges**	£1,500	£100 (£20 loss of deposit)	£2,500	£100** (£20 loss of deposit)
B2	**Emergency medical and other expenses**	£2,000,000	£100	£5,000,000	£100**
	Emergency dental treatment	£100	Nil	£150	Nil
	Funeral expenses abroad	£2,500	£100	£2,500	£100
B3	**State Hospital benefit**	£20 per complete 24 hour period up to £100	Nil	£25 per complete 24 hour period up to £500	Nil
B4	**Personal accident**				
	Permanent Total Disablement	£15,000	Nil	£20,000	Nil
	Loss of one or more limbs, or total and irrecoverable Loss of Sight in one or both eyes	£15,000	Nil	£20,000	Nil
	Death benefit (aged 18-75)	£7,500	Nil	£15,000	Nil
	Death benefit (aged under 18 or over 75)	£1,500	Nil	£3,000	Nil
B5	**Baggage**	£1,000	£100	£1,500	£100
	Single article limit	£150		£200	
	Total for all valuables	£150 (£75 under 18 years)		£200 (£100 under 18 years)	
	Emergency replacement of baggage (outward journey only)	£50 per complete 24 hour period up to £200	Nil	£50 per complete 24 hour period up to £200	Nil
B6	**Personal money, passport and travel documents**	£200	£100	£350	£100
	Cash Limit	£200 (£50 under 18 years)	Nil	£200 (£50 under 18 years)	Nil
	Passport & Travel documents	£100	Nil	£100	Nil
B7	**Personal liability**	£2,000,000	£100	£2,000,000	£100
B8	**Delayed departure** after 12 hours delay	£15 for first 12 hour period; £10 for each additional 12 hour period up to £100	Nil	£20 for the first 12 hour period; £15 for each additional 12 hour period up to £150	Nil
	Abandonment of trip after 12 hours delay	£1,500	£100	£2,500	£100
B9	**Missed departure on your outward journey**	£500	£100	£750	£100
B10	**Catastrophe**	£500	Nil	£500	Nil
B11	**Legal expenses**	£10,000	£100	£20,000	£100
B12	**Withdrawal of service**	£50 per day up to £500	Nil	£50 per day up to £500	Nil
Winter sports cover* (Up to 17 days for annual multi trip policies)					
B13.1	**Ski equipment**	£400	£100	£500	£100
	Ski equipment (hired)	£200	£100	£200	£100
	Single article limit	£250		£250	
B13.2	**Ski equipment hire**	N/A	N/A	£10 per day up to £100	Nil
B13.3	**Ski pack**	£15 per day up to £150	Nil	£20 per day up to £200	Nil
B13.4	**Piste closure**	£15 per day up to £150	Nil	£20 per day up to £200	Nil
B13.5	**Delay due to avalanche**	£20 per day up to £200	Nil	£50 per day up to £250	Nil

Section		Gold		Gold Plus	
Golf cover*		Limits	Excess	Limits	Excess
B14.1	**Golf equipment**	£500	£100	£750	£100
	Golf equipment (hired)	£200	£100	£200	£100
	Single article limit	£250		£250	
B14.2	**Hole-in-one**	£75	Nil	£75	Nil
B14.3	**Golf course closure**	£100	Nil	£100	Nil
Business extension*					
B15.1	**Business equipment**	N/A	N/A	£1,500	£100
	Replacement business samples limit	N/A	N/A	£600	£100
	Single article limit	N/A	N/A	£500	
B15.2	**Business equipment hire**	N/A	N/A	£100 per day up to £500	Nil
B15.3	**Business money**	N/A	N/A	£600	£100
Wedding/Civil partnership cover*					
B16	Wedding rings	N/A	N/A	£350	£100
	Wedding photography	N/A	N/A	£350	£100
	Wedding gifts	N/A	N/A	£1,000	£100
	Wedding attire	N/A	N/A	£1,500	£100
	Wedding cosmetics, hairstyling & flowers	N/A	N/A	£350	£100
CruisePlus extension*					
B17.1	Missed port departure	£1,000	£100	£1,000	£100
B17.2	Cabin confinement	£100 per day up to £500	Nil	£100 per day up to £500	Nil
B17.3	Itinerary change	£150 per port up to £500	Nil	£150 per port up to £500	Nil
B17.4	Unused cruise excursions	£500	£100	£500	£100
B17.5	Cruise interruption	£1,000	£100	£1,000	£100

** Please note that the policy excess is increased for Cancellation charges, Curtailment charges and Emergency medical and other expenses depending on your age at the time of incident:			
Age at incident	Cancellation charges	Curtailment charges	Emergency medical and other expenses
66-85 years	£200	£200	£200

Significant or unusual limitations or what is not covered

- The standard excesses will be shown within your policy wording. Any increased excess or excess waiver will be shown on the Certificate of Insurance with any increased amount you have agreed to pay.
- Under annual multi trip policies, trips are limited to 31 days.
- Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing annual multi trip policy which fell due for renewal during the trip.

What is not covered applicable to all sections of the policy

- Any claims relating to any existing medical condition that you have at the time of purchase of this policy or have ever had prior to the purchase of this policy. Should you develop a medical condition after purchase but prior to travel and decide you still wish to travel, please contact us at the earliest opportunity.
- War risks, civil commotion, terrorism, (except under Section B2 – Emergency medical and other expenses, Section B3 – State Hospital benefit and Section B4 – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are not covered - *Please see paragraphs 4, 5, and 6 in What is not covered – applicable to all sections of the policy* on page 13 in the policy wording.
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Wilful, self inflicted injury, suicide, drug use or solvent abuse.
- You, your travelling companion, close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine) or solvents or anything relating to you or your close relatives' or business associate's prior abuse of alcohol or solvents.
- Unlawful actions and any criminal proceedings brought against you.
- Travel to a country, specific area or event which the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) has advised against all travel or all but essential travel.
- Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: *Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.* Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential if at the time of booking your trip you are aware that you are pregnant that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.

What is not covered under Section A1 – Cancellation charges

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Any claim related to a medical condition that a close relative, close business associate or a friend who is not travelling with you has at the time of purchase of this policy or has had prior to the purchase of this policy or any recognised complication caused by the existing medical condition.

What is not covered under Section B1 – Curtailment charges

- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Any claim related to a medical condition that a close relative, close business associate or a friend who is not travelling with you has at the time of purchase of this policy or has had prior to the purchase of this policy or any recognised complication caused by the existing medical condition.

What is not covered under Section B2 – Emergency medical and other expenses

- Any claims for any private medical treatment.
- Any claims unless you have called our Emergency assistance service to authorise any in-patient treatment or any bills over £500.
- Any claims for treatment related to any existing medical condition.
- Treatment or surgery which in the opinion of Emergency Assistance Facilities, can wait until your return to your home area.

What is not covered under Section B3 – State Hospital benefit

- Payment where you are in a private facility.

What is not covered under Section B5 – Baggage

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded - *See your policy wording for the full list.*
- Business goods, samples or tools used in connection with your occupation.

What is not covered under Section B6 – Personal money, passport and travel documents

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agent's conditions.
- Costs of new flights as a result of your loss of passport.

What is not covered under Section B7 – Personal liability

- Claims for injury, illness or disease suffered by you or any member of your family or travelling companion.
- Any event caused by any deliberate or reckless act or omission by you or a member of your family.
- Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

What is not covered under Section B8 – Delayed departure or abandonment of trip

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.

What is not covered under Section B9 – Missed departure on your outward journey

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound leg of the trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

What is not covered under Section B11 – Legal expenses

- Any claims against a travel agent, tour operator/organiser, carrier, the insurers/agents or claims office.
- Any claims unless you are using our appointed legal advisors.
- You understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted.

What is not covered under Sections B13 – Winter sports cover

- Ski equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section B13.1 – Ski equipment.

What is not covered under Sections B14– Golf cover

- Golf equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section B14.1 – Golf equipment.

What is not cover under Section B15 – Business extension

- Loss, theft of or damage to Business Equipment contained in or stolen from an unattended vehicle:
  overnight between 9pm and 8am (local time) or
  at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
- Claims arising from Business Equipment left Unattended in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an Insured person or your travelling companion.

What is not covered under Section B16 – Wedding/Civil partnership cover

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded - *See your policy wording for the full list.*
- Business goods, samples or tools used in connection with your occupation.

Duration

If this policy is an annual multi trip policy it lasts for a period of 12 months after which it automatically expires. If this policy is for a single trip, it lasts for the specified length of the trip.

Please refer to your Certificate of Insurance for your selected cover.

Cancellation period

If you decide that this policy does not meet your needs, you may cancel it within 14 days of receiving it. This is called the 'cooling off' period. We will refund the full premium you paid, if you have not travelled and no claim has been made and no incident likely to result in a claim has occurred. If you cancel after the 14 day 'cooling off' period no refund of premium will be made. See *General conditions applicable to the whole policy* in the policy wording for full details.

Claim notification

To make a claim, please contact Travel Claims Facilities on 020 3829 3836, by email to claims@tif-plc.co.uk, download a claims form at www.travel-claims.net or in writing to:

Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, ME19 4UY

To make a claim under Section B11 – Legal expenses:
Please contact Slater & Gordon on 0161 228 3851

Making a complaint

If your complaint is about your policy please contact:

Explorer Travel Insurance
Suite 9, Chalkwell Lawns
648-656 London Road
Westcliff on Sea
SS0 9HR

Tel: 0800 043 4003
Email: enquiries@explorerinsurance.co.uk

If your complaint is about a claim on your policy, or the Emergency and Medical Assistance provided, please contact:

URV Branch Manager
Travel Insurance Facilities
1 Tower View
Kings Hill
West Malling
ME19 4UY

Tel: 020 3829 6604
Email: complaints@tif-plc.co.uk

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of addresses and contact numbers can be found within the Making a complaint section of the policy wording.

Financial Services Compensation Scheme (FSCS)

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Policy wording

Introduction

Your insurance is covered under two master policy numbers, RT XEX40039-1A, your pre-travel policy and RT XEX40039-1B, **your** travel policy, valid for policies issued from 01/02/2016 to 31/01/2017, with travel before 31/01/2018. Should **your** circumstances change and there is a **change in health** between the start of policy A and the start of Policy B **you** must inform **us** at the earliest opportunity. This is **your** travel insurance policy. It contains details of what is covered, conditions and what is not covered, for each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the Certificate of Insurance which we recommend be attached to the policy

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 *as if **you** had no insurance cover.*

United Kingdom residents
This policy is only available to **you** if **you** are permanently resident in the **United Kingdom** and registered with a **medical practitioner** in the **United Kingdom**.

You must be in the **United Kingdom** at the time of purchasing this policy and before starting **your trip**. Any **trip** that has already begun when **you** purchase this insurance will not be covered.

The law which applies to this policy
We will settle all claims under the Law of the country **you** live in within the **United Kingdom** or the Channel Islands unless **we** agree otherwise with **you**. Any disputes arising out of this contract will be submitted to the exclusive jurisdiction of the courts of the country that **you** live in within the **United Kingdom** or the Channel Islands.

Age eligibility - Single trip
Gold policies are not available to anyone aged 55 years or over. Gold Plus policies are not available to anyone aged 86 years or over.

Age eligibility - Annual multi trip
Gold policies are not available to anyone aged 55 years or over if annual multi **trip** cover is selected. If **you** reach the age of 55 years during the period of insurance, cover will continue until the next renewal date but not after that.

Gold Plus policies are not available to anyone aged 80 years or over if annual multi **trip** cover is selected. If **you** reach the age of 80 years during the period of insurance, cover will continue until the next renewal date but not after that.

Your Certificate of Insurance will show which cover option **you** have selected

If **you** are aged under 18 years at date of issue of the policy **you** can only travel provided **you** are accompanied by one of the adults insured under this policy.

Geographical areas
You will not be covered if **you** travel outside the area **you** have selected, as shown in **your** Certificate of Insurance.

UK – England, Wales, Scotland and Northern Ireland.

EU1 – All countries listed in UK above; Channel Islands, Gibraltar, Isle of Man; Israel, Morocco, Tunisia; all European countries west of the Ural mountains excluding Andorra, Cyprus, Greece, Spain and Turkey.

EU2 – All countries listed in UK and EU1 above; Egypt; all European countries west of the Ural mountains including Andorra, Cyprus, Greece, Spain and Turkey.

AUS/NZ – Australia and New Zealand.

WW1 – Worldwide excluding Canada, the Caribbean and the USA.

WW2 – Worldwide including Canada, Caribbean and the USA.

Policy excess
Under most sections of the policy, claims will be subject to an excess. This means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each **insured person**, unless **you** have paid the additional premium to waive the excess as stated in the Certificate of Insurance.

Helplines
Please carry this policy document with **you** in case of an emergency. **For medical assistance and/or repatriation claims:**
In the event of any illness, injury, accident or hospitalisation which requires Inpatient or Outpatient treatment anywhere in the world, **you** must contact:

Emergency Assistance Facilities
Tel: + 44 (0) 20 3829 3836
Email: operations@emergencyassistance.co.uk

Policy information
If **you** would like more information or if **you** feel the insurance may not meet **your** needs, email Explorer Travel Insurance at enquiries@explorerinsurance.co.uk or call 0800 043 4003.

Insurer
The Insurer for this policy is:
Union Reiseversicherung AG, UK. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

Data Protection Act Notice
To set up and administer **your** policy **we** will hold and use information about **you** supplied by **you** and by medical providers. **We** may send it in confidence for processing to other companies acting on **our** instructions including those located outside the European Economic Area.

Please note insurers exchange information with various databases to help check the information provided and prevent fraudulent claims.

Fraud prevention
To keep premiums low **we** do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime **we** may:

1. Share information about **you** with other organisations and public bodies including the police.

2. Share information about **you** within the Union Reiseversicherung AG, UK, Travel Insurance Facilities Group.

3. Pass **your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **your** details may be checked and updated.

4. Check **your** details with fraud prevention agencies and databases. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with fraud prevention agencies.

5. Search records held by fraud prevention and credit agencies to:

   a) Help make decisions about credit services for **you** and members of **your** household.

   b) Help make decisions on insurance policies and claims for **you** and members of **your** household.

   c) Trace debtors, recover debt, prevent fraud and to manage **your** insurance policies.

   d) Check **your** identity to prevent money laundering.

6. Undertake credit searches and additional fraud searches.

Definitions

These definitions apply throughout **your** policy booklet. Where **we** explain what a word means that word will appear highlighted in bold print and have the same meaning wherever it is used in the policy. **We** have listed the definitions alphabetically.

Baggage
- means luggage, clothing, personal effects, **valuables** and other articles (but excluding **ski equipment**, **golf equipment,** business equipment, **personal money** and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip.**

Bodily injury
- means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Business equipment
- means items used by **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, PDAs and mobile telephones.

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

Business trip
- means a **trip** taken wholly or in part for business purposes but excluding manual work.

Close business associate
- means any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

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

Couple
- means **you** and **your close relative** who lives with **you** in a domestic relationship at the same address as **you**.

Curtailment /Curtail/Curtailed
- means either:
a) abandoning or cutting short the **trip** by direct early return to **your home area**, in which case claims will be calculated from the day **you** returned to **your home area** and based on the number of complete days of **your trip you** have not used, or

b) by attending a hospital outside **your home area** as an inpatient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner,** in either case for a period in excess of 48 hours. Claims will be calculated from the day the ill/injured person was admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation. Cover only applies to ill/injured persons.

Excess
- means the first amount of each claim, per section, for each separate incident payable for each **Insured person**.

Family cover
- means up to two adults aged up to 65 years (Single Trip) or aged 60 years (Annual Multi Trip) plus any number of their children, step children or foster children aged under 18 years at date of issue of the policy. The children are only insured when travelling with one or both of the insured adults, but under annual multi **trip** cover either adult are insured to travel on their own.

Golf equipment
- means golf clubs, golf balls, golf bag, non motorised golf trolley and golf shoes.

Hijack
- means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance that **you** are travelling in as a passenger.

Home
- means **your** normal place of residence in the **United Kingdom**.

Home area
For residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **your** home area means the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, **your** home area means either the particular Channel Island on which **you** live or the Isle of Man depending on where **your home** is.

Insured person
See definition of **You**/**Your**/**Yourself**/**Insured person**.

Medical condition
- means any disease, illness or injury.

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

One-way trip(s)
- means a **trip** or journey made by **you** within the geographical areas shown in the Certificate of Insurance during the **period of insurance**, for a maximum of 17 days but with cover under this policy ceasing 12 hours after the time **you** first leave immigration control of the country in which **your** final destination is situated.

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

a) transport
b) accommodation
c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Period of insurance
- means if annual multi trip cover is selected, the period of 12 months for which we have accepted the premium as stated in the Certificate of Insurance. During this period any trip not exceeding 31 days. Winter sports trips are further limited to 17 days in total in each period of insurance. Under these policies Policy A – **your** pre travel policy, will be operative from the date stated in the Certificate of Insurance or the time of booking any trip (whichever is the later date) and terminates on commencement of any **trip**.

- means if single trip cover is selected, the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the Certificate of Insurance. Under these policies:

Policy A – **your** pre-travel policy, will be operative from the time **you** pay the premium.

Policy B – **your** travel policy, whichever cover is selected, the insurance starts when **you** leave **your** home or for a **business trip your** place of business (whichever is the later) to start the **trip** and ends at the time of **your** return to **your** home or place of business (whichever is the earlier) on completion of the **trip**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi trip policy which fell due for renewal during the trip.

The period of insurance is automatically extended for the period of the delay in the event that **your** return to **your** home area is unavoidably delayed due to an event insured by this policy.

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

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

Schedule of benefits
- means the details of cover as outlined in page 4 of this document.

Secure baggage area
- means any of the following, as and where appropriate:
a) The locked dashboard, boot or luggage compartment of a motor vehicle
b) The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
c) The fixed storage units of a locked motorised or towed caravan
d) A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Single parent cover
- means one adult aged up to 65 years (Single Trip) or aged up to 60 years (Annual Multi Trip) plus any number of his or her children, step children or foster children aged under 18 at date of issue of the policy. The children are only insured when travelling with the insured adult.

Ski equipment
- means skis (including bindings), ski boots, ski poles and snowboards.

Sports equipment
- means specialist equipment belonging to **you** used specifically for a particular sport of leisure pursuit.

Terrorism
- means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travelling companion
-means a person(s) with whom **you** have booked to travel on the same travel itinerary and without whom **your** travel plans would be impossible

Trip
- means any holiday, business or pleasure **trip** or journey made by **you** within the geographical areas shown in the Certificate of Insurance which begins and ends in **your home area** or place of business during the **period of insurance**, and including **one-way trips** as defined.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi **trip** policy which fell due for renewal during the **trip**.

If annual multi **trip** cover is selected then cover is provided for any **trip** not exceeding 31 days, limited to 17 days in total in each **period of insurance** for Winter Sports **trips**. If any **trip** exceeds 31 there is absolutely no cover under this policy for that **trip** (not even for the first 31 days of the **trip**), unless **you** have contacted **us** and **we** have agreed in writing to provide cover.

In addition, any **trip** solely within **your home area** is only covered where **you** have pre - booked at least two nights' accommodation in a hotel, motel, holiday camp, holiday park, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each **trip** under annual multi **trip** cover is considered to be a separate insurance, with the terms, definitions, 'What is not covered' on page 12 and conditions contained in this policy applying to each **trip**.

Unattended
- means when **you** are not in full view of and not in a position to physically prevent unauthorised interference with **your** property or vehicle.

United Kingdom
- means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Valuables
- means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment (including mobile phones, MP3/4 players, tablets, iPods, Kindles, ebooks, CDs, DVDs, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

We/Us/Our
means Union Reiseversicherung AG, UK.

You/Your/Yourself/Insured person
- means each person travelling on a **trip** whose name appears in the Certificate of Insurance.

General conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of **your** policy.

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

1. **Dual insurance**
   If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section B4 – Personal accident).

2. **Duty to take reasonable care not to make a misrepresentation**
   Please take reasonable care to answer all **our** questions honestly and to the best of **your** knowledge. If **you** do not answer **our** questions correctly, **your** policy may be cancelled, or **your** claims rejected or not fully paid.

3. **Reasonable precautions**
   At all times **you** must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard **your** property from loss or damage and to recover property lost or stolen.

3. **Cancellation**
   Statutory cancellation rights
   You can cancel this policy within 14 days of receiving it. This is called the "cooling off" period.
   If **you** want to cancel the policy you need to:

   Tell Us

   a. by emailing to enquiries@explorerinsurance.co.uk or

   b. by writing to Explorer Travel Insurance
   Suite 9, Chalkwell Lawns
   648-656 London Road
   Westcliff on Sea
   SS0 9HR

   or

   c. by telephoning on 0800 043 4003

   If **you** have not travelled and no claim has been made and no incident likely to result in a claim has occurred, **we** will refund the premium you paid.

   You may cancel this policy at any time, after the 14 day "cooling off" period. No refund of premium will be made.

The policy can be cancelled mid-term by **us** giving **you** 7 days' notice in writing sent to **your** last known address.

Our discretion to cancel policies is restricted to the following reasons:

- If **we** are unable to collect a premium and have not received a response to two chaser letters.
- **Your** failure to co-operate in a way that affects **our** ability to process a claim.
- Suspected fraud or use of threatening or abusive behaviour.

No refund of premium will be made.

Claims conditions

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment. *You must contact **us** by phone if **you** want to make a claim using the relevant number given below, depending on the type of claim:*

1. **Claims**
   All non medical emergency claims:
   You must contact:
   Travel Claims Facilities
   Tel: 020 3829 3828

   To make a claim under Section B11 – Legal expenses:
   You must contact:
   Slater & Gordon
   Tel: 0161 228 3851

   For medical assistance and/or repatriation claims:
   In the event of any illness, injury, accident or hospitalisation which requires Inpatient or Outpatient treatment anywhere in the world, **you** must contact:
   Emergency Assistance Facilities
   Tel: + 44 (0) 20 3829 3836
   Email: operations@emergencyassistance.co.uk

The claim notification must be made within 3 months or as soon as possible after that following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.

You must also tell **us** if **you** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit or repudiate (refuse) any claim without **our** permission in writing and cooperate fully with **us** in our investigations into the circumstance of **your** claim.

You or **your** legal representatives must supply at **your** own expense, all information, evidence, details of household insurance, proof of ownership and medical certificates as required by **us**. **You** should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

We reserve the right to require **you** to undergo an independent medical examination at **our** expense.

We may also request and will pay for a post mortem examination.

You must retain any property which is damaged, and if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is then recovered it will then become **our** property.

We may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt or bank or credit card statements.

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

3. **Fraud**
   You must not act in a fraudulent manner.

   If **you** or anyone acting for **you**

   a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way; or

   b) Make a statement in support of a claim knowing the statement to be false in any way; or

   c) Submit a document in support of a claim knowing the document to be forged or false in any way; or

   d) Make a claim for any loss or damage caused by **your** wilful act or with **your** connivance

   Then

   a) **we** will not pay the claim

   b) **we** will not pay any other claim which has been or will be made under the policy

   c) **we** may make the policy void from the date of the fraudulent act

   d) **we** will be entitled to recover from **you** the amount of any claim already paid under the policy

e) **we** will not refund any premium
f) **we** may inform the police of the circumstances.

Important conditions relating to health

This policy does not provide cover for any existing **medical conditions** that **you** have at time of purchase of this policy or have had prior to the purchase of this policy.

Any claim made as a direct or indirect result of a **medical condition** that **you** have at time of purchase of this policy or have had prior to the purchase of this policy will not be covered. This includes known complications of a **medical condition** and/or side effects of any medications taken to treat any existing **medical condition**.

Should **you** develop a **medical condition** after purchase but prior to travel and decide **you** still wish to travel, please contact Explorer Travel Insurance on 0800 043 4003 at the earliest opportunity.

What is not covered - applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

1. **War risks, civil commotion and terrorism**
War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B2 – Emergency medical and other expenses, Section B3 – State Hospital benefit and Section B4 – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

2. **Radioactive contamination**
Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

3. **Sonic bangs**
Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. **Winter sports**
Your participation in winter sports unless the appropriate winter sports premium has been paid, then cover will apply under those sections shown as covered for winter sports in **your** Certificate of Insurance for:

   a) the winter sports specified in the list on page 25 and

   b) any other winter sports **trip**s shown as covered on **your** Certificate of Insurance for a period of no more than 17 days in total in each **period of insurance** under annual multi **trip** policies and for the period of the **trip** under single **trip** policies.

5. **Professional sports or entertaining**
Your participation in or practice of any professional sports or professional entertaining.

6. **Other sports or activities**
Your participation in or practice of any other sport or activity, manual work, driving any motorised vehicle or racing unless:

   a) specified in the list on page 14 or

   b) shown as covered in **your** Certificate of Insurance.

7. **Your** travel by freighter, container or cargo ship.

8. **Suicide, drug use or solvent abuse**
Your wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction) and putting **yourself** at needless risk (except in an attempt to save human life).

9. **Alcohol**
You, **your travelling companion**, **close relative** or **business associate** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine) or solvents or anything relating to **you** or **your close relatives**' or **business associate's** prior abuse of alcohol or solvents.

10. **Jumping from vehicles, buildings or balconies**
You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

11. **Unlawful action**
Your own unlawful action or any criminal proceedings against **you**.

12. **Additional loss or expense**
Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. *Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.*

13. **Armed Forces**
Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A1 – Cancellation charges and sub section 3. of Section B1 – Curtailment charges).

14. **Travelling against FCO advice**
Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential travel.

Sports and activities covered

The following lists detail the sports and activities that this policy will cover when **you** are participating on a recreational, incidental and amateur basis during any **trip**.

Any involvement in these sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads). Details of those sports and activities which **you** have purchased cover for will be added to **your** Certificate of Insurance.

Activity pack 1 – covered as standard

Section B4 – Personal accident benefit - excluded if marked with*
Section B7 – Personal liability benefit – excluded if marked with +

Archery
Badminton
Baseball
Basketball
Beach Games
Bungee Jumping (Max 2 jumps. Organised and under qualified supervision)
Canoeing / Kayaking (Flat water or River up to Grade 2) *+
Clay Pigeon Shooting *+
Cricket *+
Cycling (excluding racing, BMX, mountain biking and touring. Max 14 days, no competitions)
Dinghy Sailing
Fell Walking*+
Fishing
Football
Golf
Horse Riding (no competitions, Polo, Hunting, Racing, Jumping. Riding hat must be used)
Hot Air Ballooning (Booked in UK prior to departure)
Jet Boating (no competitions) *+
Jet Skiing *+ (no competitions)
Jogging
Marathon Running
Motorcycling up to 125cc (Subject to holding appropriate licence & wearing helmet, no off road)
Netball
Orienteering
Paintballing *+
Parascending (Europe only, over water)
Pony trekking (Riding hat must be worn)
Racquetball
Rambling/Hiking/Trekking under 2,000m
Roller Blading/Inline Skating/Skate boarding (no racing, no competitions)
Rounders
Rowing
Running, Sprint / Long Distance
Safari (Organised tours only, pre-booked within the UK/Ireland)
Sail Boarding
Sailing/Yachting within territorial limits (no racing or crewing) *+
Scuba Diving down to 30 metres (provided not in excess of your PADI dive level. Excludes solo dives. Cannot dive within 24hrs of departure)
Snorkelling
Squash
Surfing (max 14 days, no competitions)
Tennis
Tour Operator Safari
Treetop Walkways
Track Events
Triathlon
Volleyball
Wake boarding +
War Games
Water Polo
Water Skiing
White/Black Water Rafting (Grades 1-3 under qualified supervision)
Windsurfing
Working abroad (non manual labour)
Yoga

Activity pack 2 – covered with an additional charge

Medical excess increased to £250
Section B4 – Personal accident benefit – reduced by 50%

Section B7 – Personal liability benefit – excluded

Boxing training (no contact) Bungee jump (up to 3 additional – organised and under qualified supervision) Camel/Elephant riding/trekking (with competent supervision) Fencing Flying as a passenger (in a licenced passenger carrying aircraft) Go-karting (helmet must be worn) Hockey Hot air ballooning (non incidental) Jet skiing (non incidental) Manual labour (ground level only, no machinery) Martial arts (training only, no contact) Motorcycling 125cc to 250cc (Subject to holding appropriate licence & wearing Helmet, no off road) Mountain biking (excluding downhill mountain biking) Parascending (Europe only, over water, non incidental to **trip)** Rambling/hiking/trekking between 2,001 and 4,000m (without ropes and/or picks) Safari (non-UK organised, organised tours only) Scuba diving (non incidental down to maximum of 40m, not exceeding your PADI dive level) Sea canoeing/Kayaking (under qualified supervision) Sea fishing (non incidental) Surfing (non incidental, no competitions) Water-skiing/Windsurfing/Snorkelling (amateur, non incidental)

Activity pack 3 – covered with an additional charge

Medical excess increased to £400
Section B4 – Personal accident benefit – reduced by 50% (excluded if marked with*)
Section B7 – Personal liability benefit – excluded

Winter sports (extension to 31 days cover for Annual-Multi Trip) Abseiling American football Parachuting (Europe only, with qualified supervision) Paragliding (Europe only, with qualified supervision) Parascending overland (Europe only, with qualified supervision) Rugby Sailing/yachting – outside territorial waters if qualified or accompanied by a qualified person (no racing) * Sand yachting Sky diving (Europe only, up to 2 jumps maximum)* Snowmobiling Tandem Skydive (Europe only, up to 2 jumps maximum)* White/Black water rafting (grade 4 to 6 under qualified supervision) Zip wiring/zip trekking (with competent supervision)

Activity pack 4 – covered with an additional charge

Medical excess increased to £400
Section B4 – Personal accident benefit – excluded
Section B7 – Personal liability benefit – excluded

Canyoning High diving (amateur, up to 5m height. Excluding cliff diving) Horse jumping (No polo, or hunting. Riding hat must be worn) Kite surfing Parasailing (with qualified supervision) Rock climbing (under 2,000m either as a qualified person or with qualified supervision) Rock scrambling (under 4,000m) Trekking - Inca trail (as part of an organised tour) Trekking – Kilimanjaro (as part of an organised tour)

Emergency and medical service

IN CASE OF A SERIOUS EMERGENCY please contact the 24hour emergency assistance service provided by Emergency Assistance Facilities on +44 (0) 20 3829 3836.

Call an ambulance using the local equivalent of a 999 number and then contact Emergency Assistance Facilities to offer you advice. We strongly suggest *you* put their telephone number + 44 (0) 20 3829 3836 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, ME19 4HA. 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 Explorer Travel Insurance, the 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:

1. your policy does not cover any costs private medical treatment unless authorised by us.
2. NEVER give your passport to a clinic or hospital.
3. 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 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.

OUT-PATIENT TREATMENT OR MINOR INJURIES OR MINOR 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, 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 Emergency Assistance Facilities on +44 (0) 20 3829 3836 for advice on where to seek treatment. In Europe you should show them your EHIC card, medical treatment will be free or at a reduced cost and if we agree to pay for a medical expense which has been reduced because you have used an EHIC you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL. IMPORTANT: 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 printed here as this will enable then 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, Turkey and Mexico. 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) 20 3829 3836 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 Emergency Assistance Facilities on +44 (0) 20 3829 3836.

Reciprocal health agreements with other countries

EU, EEA or Switzerland

If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC). You can apply for an EHIC either online at www.ehic.org.uk or by telephoning 0300 330 1350. This will entitle you to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland. If we agree to pay for a medical expense which has been reduced because you have used either a European Health Insurance Card or private health insurance, we will not deduct the excess under Section B2 - Emergency medical and other expenses.

Australia

If you need medical treatment in Australia you must enrol with a local MEDICARE office. You do not need to enrol when you arrive, but you must do this after the first occasion you receive treatment. Inpatient and outpatient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.medicareaustralia.gov.au. or by emailing medicare@medicareaustralia.gov.au. Alternatively, please call Emergency Assistance Facilities for guidance. If you are admitted to hospital you must contact Emergency Assistance Facilities as soon as possible and get their authorisation for any treatment not available under MEDICARE.

New Zealand
United Kingdom citizens on a short term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing medical condition or a new condition arises, then a **medical practitioner** must agree in each case that prompt treatment is necessary, if treatment is to be provided under the reciprocal agreement. **You** will also need to show **your** UK passport. **You** will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.

Contact the Emergency Assistance Facilities on telephone number: +44 (0) 20 3829 3836

Policy A: Your Pre Travel Policy

Section A1 – Cancellation charges

What is covered

We will pay **you** up to the amount shown in the **Schedule of benefits** for **your** proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges (including excursions up to £250) which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if cancellation of the **trip** is necessary and unavoidable and due to:

1. The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:
   a) **you**
   b) any person who **you** are travelling or have arranged to travel with
   c) any person who **you** have arranged to stay with
   d) **your close relative**
   e) **your close business associate.**

2. **You** or any person who **you** are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.

3. Redundancy of **you** or any person who **you** are travelling or have arranged to travel with (which qualifies for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there was no reason to believe anyone would be made redundant).

4. **You** or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.

5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip,** the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.

2. If **you** cancel the **trip** due to:

   a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field or

   b) any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.

What is not covered

1. The **excess** as shown in the **Schedule of benefits**, unless **you** have purchased the **excess** waiver and this is shown on **your** Certificate of Insurance.

2. The cost of Air Passenger Duty (APD) whether irrecoverable or not.

3. Any claims arising directly or indirectly from:

   a) **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your**/their resignation, voluntary redundancy, **you**/their entering into a compromise agreement, or where **you**/they had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.

   b) Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.

   c) a **medical condition** that a **close relative** or a **close business associate** has at the time of purchase of this policy or has had prior to the purchase of this policy or any recognised complication caused by the existing **medical condition**.

4. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.

5. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you,** as part of **your** involvement in such schemes is not covered.

6. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy. **You** should also refer to the 'Important conditions relating to health'.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:
- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel the **trip**.
- In the case of death causing cancellation of the **trip**, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance, the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the Police or relevant authority.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Policy B: Your Travel Policy

Section B1 – Curtailment charges

(if you have to come home early)

What is covered

We will pay **you** up to the amount shown in the **Schedule of benefits** for **your** proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges (including excursions up to £250) which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if the **trip** is curtailed (**you** having to return **home** early) before completion as a result of any of the following events:

1. The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:

   a) **you**
   b) any person who **you** are travelling or have arranged to travel with
   a) any person who **you** have arranged to stay with
   b) **your close relative**
   c) **your close business associate**.

2. **You** or any person who **you** are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.

3. **You** or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.

4. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

Special conditions relating to claims

1. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of Emergency Assistance Facilities to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.

What is not covered

1. The **excess** as shown in the **Schedule of benefits**, unless **you** have purchased the **excess** waiver and this is shown on **your** Certificate of Insurance.

2. The cost of **your** unused original tickets where Emergency Assistance Facilities or **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.

3. The cost of Air Passenger Duty (APD) whether irrecoverable or not.

4. Any claims arising directly or indirectly from:

   a) circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to **curtailment** of the **trip**.

   b) a **medical condition** that a **close relative** or a **close business associate** has at the time of purchase of this policy or has had prior to the purchase of this policy or any recognised complication caused by the existing **medical condition**.

5. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.

6. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you,** as part of **your** involvement in such schemes is not covered.

7. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy. **You** should also refer to the 'Important conditions relating to health'.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to **curtail** the **trip**.
- In the case of death causing **curtailment** of the **trip**, the original death certificate.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance, the court summons.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the Police or relevant authority.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call +44 (0) 20 3829 3836

Section B2 – Emergency medical and other expenses

What is covered

We will pay **you** up to the limit shown in the **Schedule of benefits** for the following *necessary* expenses that are payable within six months of the event that causes the claim that results from **your** death, **bodily injury** or illness:

1. Customary and reasonable fees or charges to be paid outside **your home country** for emergency and necessary medical, surgical, hospital, nursing home or nursing services.

2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) incurred outside of **your home area**.

3. Costs of telephone calls:

   a) to Emergency Assistance Facilities notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned

   b) incurred by **you** when **you** receive calls on **your** mobile phone from Emergency Assistance Facilities for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.

4. The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you** by the hospital.

5. If **you** die:

   a) outside **your home area** the cost of funeral expenses abroad up to the amount shown in the **Schedule of benefits** plus the reasonable cost of returning **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**

   b) within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home**.

6. Reasonable additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking (self catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date.

This includes, with the prior authorisation of Emergency Assistance Facilities, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you.** Also additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.

7. With the prior authorisation of Emergency Assistance Facilities, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless Emergency Assistance Facilities agree otherwise.

Special conditions relating to claims

1. **You** must tell Emergency Assistance Facilities as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.

2. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this, if in the opinion of Emergency Assistance Facilities or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and / or travel safely to **your home area** or a suitable hospital nearby to continue treatment.

3. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home area**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home area**) will be based on this. If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will cancel all cover under **your** policy and refuse to deal with claims for any further treatment and/or **your** repatriation to **your home area**.

What is not covered

1. The **excess** as shown in the **Schedule of benefits**, unless **you** have purchased the **excess** waiver and this is shown on **your** Certificate of Insurance.

2. Private medical treatment, unless in agreement with Emergency Assistance Facilities and there are no adequate state facilities available.

3. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

4. The cost of **your** unused original tickets where Emergency Assistance Facilities or **we** have arranged and paid for **you** to return to **your home**, if **you** cannot use the return ticket. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.

5. Any claims arising directly or indirectly for:

    a) The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or illness which necessitated **your** admittance into hospital.

    b) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.

    c) Any form of treatment or surgery which in the opinion of Emergency Assistance Facilities or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.

    d) Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home area**. *Where possible and with the agreement of **your medical practitioner, you** should always travel with plenty of extra medication in case of travel delays.*

    e) Additional costs arising from single or private room accommodation.

    f) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by Emergency Assistance Facilities.

    g) Any costs incurred by **you** to visit another person in hospital.

    h) Any expenses incurred after **you** have returned to **your home area**.

    i) Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:

        i. for private treatment, or

        ii. are funded by, or are recoverable from the Health Authority in **your home area**, or

        iii. are funded by a reciprocal health agreement (RHA) between these countries and/or islands.

    j) Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

    k) Any expenses incurred after the date on which **we** exercise **our** rights under this section to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.

6. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy. **You** should also refer to the 'Important conditions relating to health.'

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to Emergency Assistance Facilities.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call:
For medical assistance and/or repatriation claims +44 (0) 20 3829 3836
or for other claims 020 3829 3828

Section B3 – State Hospital benefit

What is covered

We will pay **you** up to the limit shown in the **Schedule of benefits** for every complete 24 hours **you** have to stay in a state hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area** as a result of **bodily injury**, illness or disease **you** sustain.

We will pay the amount above in addition to any amount payable under Section B2 – Emergency medical and other expenses. *This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital.*

Special conditions relating to claims

1. **You** must tell Emergency Assistance Facilities as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

What is not covered

1. Any claims arising directly or indirectly from:

    a) Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:

i) relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.

ii) relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.

iii) following **your** decision not to be repatriated after the date, when in the opinion of Emergency Assistance Facilities it is safe to do so.

b) Hospitalisation, compulsory quarantine or confinement to **your** accommodation:

i) relating to any form of treatment or surgery which in the opinion of Emergency Assistance Facilities (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.

ii) as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or taken NHS the recommended medication.

iii) occurring in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by a reciprocal health agreement (RHA) between these countries and/or islands, or are funded by or recoverable from the Health Authority in **your home area**.

2. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates when **you** were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Section B4 – Personal accident

Special definitions relating to this section *(which are shown in italics)*

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

Loss of sight
- means total and irrecoverable loss of sight which shall be considered as having occurred:

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

What is covered

We will pay one of the benefits as shown in the **Schedule of benefits** if **you** sustain **bodily injury** which shall solely and independently of any other cause, result within two years in **your** death, *loss of limb, loss of sight* or permanent total disablement.

Special conditions relating to claims

1. **Our medical practitioner** may examine **you** as often as they consider necessary if **you** make a claim.

Provisions

1. Benefit is not payable to **you**:

a) Under more than one of the items shown in the **Schedule of benefits** under this section.

b) Under permanent total disablement until 24 continuous calendar months after the date **you** sustain **bodily injury**.

c) If **you** were already disabled before the **bodily injury** occurred or already has a condition which is gradually getting worse, **we** may reduce **our** payment. Any reduced payment will be based on **our** medical assessment of the difference between:
i. the disability after the **bodily injury**; and
ii. the extent to which the disability is affected by the disability or condition before the **bodily injury** occurred.

2. The death benefit will be paid to the deceased **insured person's** estate.

What is not covered

1. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- In the event of death, the original death certificate.
- A medical certificate or report in relation to claims for *loss of limb*, *loss of sight* or permanent total disablement.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Section B5 – Baggage

What is covered

1. **We** will pay **you** up to the amount as shown in the **Schedule of benefits** for the accidental loss of, theft of or damage to **baggage**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage**.

   The maximum **we** will pay **you** for the following items is:

   a) for any one article, pair or set of articles is as shown in the **Schedule of benefits**.

   b) for the total for all **valuables** is as shown in the **Schedule of benefits**

2. **We** will also pay **you** up to the amount as shown in the **Schedule of benefits** for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 24 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed.

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

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage**.

2. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.

3. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:

   a) get a Property Irregularity Report from the airline.

   b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

   c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.

4. **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

What is not covered

1. The **excess** as shown in the **Schedule of benefits**, unless **you** have purchased the **excess** waiver and this is shown on **Your** Certificate of Insurance (except claims under subsection 2 of 'What is covered').

2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:

   a) overnight between 9 pm and 9 am (local time) or

   b) at any time between 9 am and 9 pm (local time) unless:

      i) it is locked out of sight in a **secure baggage area** and

      ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.

4. Loss or damage due to delay, confiscation or detention by customs or any other authority.

5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment**, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

7. Loss or damage due to breakage of **sports equipment** or damage to sports clothing whilst in use.

8. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade and other items used in connection with **your** business, trade, profession or occupation.

9. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

10. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt, proof of ownership or valuations for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if **your baggage** is temporarily lost in transit for more than 24 hours.
- A letter from the carrier confirming the number of hours **your baggage** was delayed for.
- Repair report where applicable.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Section B6 – Personal money, passport and travel documents

What is covered

We will pay **you** up to the amount as shown in the **Schedule of benefits** for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.

The maximum **we** will pay for the following items is:

a) for bank notes, currency notes and coins is as shown under the cash limit in the **Schedule of benefits**.

b) for bank notes, currency notes and coins, if **you** are under the age of 18 years is as shown under the cash limit in the **Schedule of benefits**.

c) for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa) is as shown under the **Schedule of benefits**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.

2. If **personal money** or passports are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.

3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.

4. If documents are lost, stolen or damaged whilst in the care of an airline **you** must:

   a) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).

   b) keep all travel tickets and tags for submission to us if **you** are going to make a claim under this policy.

5. **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

What is not covered

1. The **excess** as shown in the **Schedule of benefits**, unless **you** have purchased the **excess** waiver and this is shown on **your** Certificate of Insurance.

2. Loss, theft of or damage to **personal money** or **your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

3. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.

4. Loss or damage due to delay, confiscation or detention by customs or any other authority.

5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.

6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.

7. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Original receipts, proof of ownership or valuations for items lost, stolen or damaged.
- Receipts or bills or proof of purchase for any transport and accommodation expenses claimed for.
- Receipt for all currency and travellers cheques transactions.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Section B7 – Personal liability

What is covered

We will pay **you** up to the amount as shown in the **Schedule of benefits** (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for 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:

1. Injury, illness or disease of any person, who is not **your close relative**, friend or **travelling companion**.

2. Loss of, or damage to, property that does not belong to **you** or any member of **your** family, friend, close relative or **travelling companion** and is neither under the charge or control of **you**, any member of **your** family, a friend, **close relative** or **travelling companion**.

3. Loss of, or damage to, trip accommodation which does not belong to **you** or any member of your family, a friend, **close relative** or **travelling companion**.

Special conditions relating to claims

1. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.

2. **We** will be entitled to 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.

What is not covered

1. Any liability for loss of or damage to property or injury, illness or disease:

   a) where an indemnity is provided under any other insurance.
   b) that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
   c) that is caused by any deliberate act or omission by **you**, including transmission of disease or illness.
   d) that is caused by **your** own employment, profession or business or any member of **your** family.
   e) that is caused by **your** ownership, care, custody or control of any animal.
   f) that falls on **you** by agreement and would not have done if such agreement did not exist.
   g) any liability for injury, illness or disease suffered by **you** or any member of **your** family, a friend or a **travelling companion**.

2. Compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:

   a) land or building or their use either by or on **your** behalf other than **your** temporary trip accommodation.

   b) mechanically propelled vehicles and any trailers attached to them.

   c) aircraft, motorised skis, motorised waterborne craft or sailing vessel.

   d) firearms or incendiary devices.

3. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Full details in writing of any incident.
- Any court claim form, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Section B8 – Delayed departure or abandonment of trip

What is covered

If the **public transport** on which **you** are booked to travel:

1. is delayed at the final departure point from or to the **United Kingdom** (but not including delays to any subsequent outbound or return connecting **public transport**) for at least 12 hours from the scheduled time of departure, or

2. is cancelled before or after the scheduled time of departure

as a result of any of the following events:

a) strike or

b) industrial action or

c) adverse weather conditions or

d) mechanical breakdown of or a technical fault occurring in the **public transport** on which **you** are booked to travel

We will pay **you**:

1. up to the amount as shown in the **Schedule of benefits** for the first completed 12 hours delay and as shown in the **Schedule of benefits** for each full 12 hours delay after that, up to a maximum as shown in the **Schedule of benefits** *(which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay)* provided **you** eventually travel, or

2. up to the amount as shown in the **Schedule of benefits** for **your** proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay, if:

   a) after a delay of at least 12 hours, or

   b) following cancellation, no suitable alternative **public transport** is provided within 12 hours of the scheduled time of departure

   you choose to cancel **your trip** before departure from the **United Kingdom**.

You can only claim under subsection 1. or 2. above for the same event, not both.

You can only claim under one of either Section B8 – Delayed departure or Section B9 – Missed departure for the same event, not both.

Special conditions relating to claims

1. **You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.

2. **You** must get written confirmation (at **your** own expense) from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.

3. **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights.

4. Where applicable **you** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.

What is not covered

1. The **excess** as shown in the **Schedule of benefits**, unless **you** have purchased the **excess** waiver and this is shown on **your** Certificate of Insurance.
2. Claims arising directly or indirectly from:
   a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
   b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
   c) Any delays to any subsequent outbound or return connecting **public transport** following **your** departure from the final departure point from or to the **United Kingdom**.
   d) Volcanic eruptions and/or volcanic ash clouds.
3. For subsection 2. only of 'What is covered':
   a) The cost of Air Passenger Duty (APD) whether irrecoverable or not.
   b) Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
   c) Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you,** as part of **your** involvement in such schemes is not covered.
   d) Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.
   e) Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
   f) Any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive or are expected to receive compensation or re-imbursement.
   g) Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
   h) Any cost if **your trip** was booked as part of a **package** holiday.
4. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Full details of the travel itinerary supplied to **you**.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in time.
- In the case of cancellation claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Written confirmation from the provider of transport/accommodation that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Section B9 – Missed departure on your outward journey

What is covered

We will pay **you** up to the amount as shown in the **Schedule of benefits** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination if **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel on for the initial international outbound leg only of the **trip** as a result of:

1. the failure of other **public transport** or
2. an accident to or breakdown of the vehicle in which **you** are travelling or
3. an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling or
4. strike, industrial action or adverse weather conditions.

If the same expenses are also covered under Section B8 – Delayed departure **you** can only claim under one section for the same event, not both.

Special conditions relating to claims

1. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

What is not covered

1. The **excess** as shown in the **Schedule of benefits**, unless **you** have purchased the **excess** waiver and this is shown on **your** Certificate of Insurance.
2. Claims arising directly or indirectly from:
   a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
   b) An accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
   c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
   d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
   e) **Your** failure to arrive at the departure point in time to board any connecting **public transport** after **your** departure on the initial international outbound leg of the **trip**.
   f) Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of 'What is covered' above).
   g) **Trips** solely within the **United Kingdom**.
3. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in 'What is not covered on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A letter from the **public transport** provider detailing the reasons for failure.
- A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
- **Your** unused travel tickets.

- Receipts or bills or proof of purchase for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Section B10 – Catastrophe

What is covered

We will pay **you** up to the amount as shown in the **Schedule of benefits** for reasonable additional accommodation and transport costs incurred up to the standard of **your** original booking, if **you** need to move to other accommodation at any point during the **trip** as a result of fire, flood, earthquake, volcanic eruption, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation.

If the same costs are also covered under Section A1 – Cancellation charges or Section B1 - Curtailment charges **you** can only claim for these under one section for the same event.

Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the provider of the accommodation, the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.

What is not covered

1. The **excess** as shown in the **Schedule of benefits**, unless **you** have purchased the **excess** waiver and this is shown on **your** Certificate of Insurance.
2. Any costs incurred by **you** which are recoverable from the travel agent, tour operator or the providers of the accommodation or for which **you** receive or are expected to receive compensation or reimbursement.
3. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
4. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Written confirmation from the company providing the accommodation, the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Section B11 – Legal expenses

What is covered

1. 30 minutes free legal advice on the telephone for enquiries relating to **your** insured **trip**.
2. **We** will pay up to the amount as shown in the **Schedule of benefits** for legal costs incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip**.

Special conditions relating to claims

1. Legal expenses claims are only considered on the condition that **you** use Slater and Gordon (UK) LLP as **your** legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers.
2. Where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.
3. Any legal expenses incurred without **our** prior authorisation or that of the claims office will not be paid.
4. **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.
5. Legal proceedings in the USA or Canada follow the contingency fee system operating in North America.
6. **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.

What is not covered

We shall not be liable for:

1. Anything mentioned in the conditions or general exclusions.
2. Proceedings in more than one country for the same event.
3. Any claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
4. Any claim where the estimated recovery is less than £500.
5. Costs that can be considered under an arbitration scheme or a complaints procedure.
6. Any claim due to damage to any mechanically propelled vehicle.
7. Any claim against another insured-person, member of **your** family, a friend or **travelling companion**, whether insured by **us** or another provider.
8. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 0161 228 3851

Section B12 – Withdrawal of services

What is covered

We will pay **you** up to the amounts shown in the **Schedule of benefits** for every complete period of 24 hours **your** pre booked hotel/ accommodation completely withdraws the following services due to strike or industrial action:

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

What is not covered

1. Any claim not substantiated by a written report from the hotel/accommodation management confirming the exact length, nature and cause of the disruption.
2. Claims arising directly or indirectly from strike or industrial action which was advised or known to **you** at the time this policy was purchased or **you** booked the **trip**.
3. Claims for services which were not available prior to any strike or industrial action.
4. Claims where the hotel or tour company have made alternative arrangements or offered financial compensation for the services or facilities being unavailable.

5. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:
- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Sections – B13.1, B13.2, B13.3, B13.4 and B13.5 – Winter sports

(only operative if indicated in the Certificate of Insurance)

Winter sports activities covered on a recreational, amateur, non competitive basis if the appropriate winter sports premium has been paid.

Section B7 – Personal liability benefit – excluded if marked with *

Airboarding Big foot skiing Blade skating Dry slope skiing Glacier skiing/walking Husky dog sledding (organised and with experienced local driver) *Ice go karting (within organiser's guidelines) Ice skating *Ice windsurfing Kick sledging Ski – blading Ski boarding Ski run walking Skiing on piste** Skiing alpine	Skiing – mono Skiing - off piste with a guide** Sledging/tobogganing on snow *Sledging/sleigh riding as a passenger (pulled by horse or reindeer) Snow blading Snow boarding on piste** Snow boarding - off piste with a guide** Snow carving (using non powered hand tools only and not working above 3 Metres from the ground) Snow shoe walking Snow tubing Snow mobiling as a passenger (organised and with Experienced local driver) Winter walking (using crampons and ice picks only)

** A piste is a recognised and marked ski run within the resort boundaries.

Cover for sections B13.1, B13.2, B13.3, B13.4 and B13.5 only operates:

1. Under single **trip** policies - if the appropriate winter sports section is shown as operative in the Certificate of Insurance and the appropriate additional premium has been paid.

2. Under annual multi **trip** policies - for a period no more than 17 days in total in each **period of insurance**, providing the appropriate winter sports section is shown as operative in the Certificate of Insurance.

Section B13.1 – Ski equipment

(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay **you** up to the amount as shown in the **Schedule of benefits** for the accidental loss of, theft of or damage to **your** own **ski equipment**, or up to the amount as shown in the **Schedule of benefits** for hired **ski equipment**.

The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value - calculated from the table below), or **we** may replace, reinstate or repair the lost or damaged **ski equipment**.

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

The maximum **we** will pay for any one article, pair or set of articles is the amount payable calculated from the table above or the single article limit as shown in the **Schedule of benefits** whichever is the less.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at **your** own expense) of the loss, theft or attempted theft of all **ski equipment**.

2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.

3. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:

   a) get a Property Irregularity Report from the airline

   b) give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy)

   c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.

4. **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

What is not covered

1. The **excess** as shown in the **Schedule of benefits**, unless **you** have purchased the **excess** waiver and this is shown on **your** Certificate of Insurance.

2. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle:

   a) overnight between 9 pm and 9 am (local time) or

   b) at any time between 9 am and 9 pm (local time) unless:

      i) it is locked out of sight in a **secure baggage area** and

      ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.

3. Loss or damage due to delay, confiscation or detention by customs or any other authority.

4. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

5. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:
- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt or proof of ownership for items lost, stolen or damaged.
- Repair report where applicable.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Section B13.2 – Ski equipment hire

(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay **you** up to the amount as shown in the **Schedule of benefits** for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your** own **ski equipment**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of **your** own **ski equipment**.

2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.

3. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:

   a) get a Property Irregularity Report from the airline.

   b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).

   c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.

4. **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

What is not covered

1. Loss, theft of or damage to **ski equipment** contained in an **unattended** vehicle:

   a) overnight between 9 pm and 9 am (local time) or

   b) at any time between 9 am and 9 pm (local time) unless:

      i) it is locked out of sight in a **secure baggage area** and

      ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.

2. Loss or damage due to delay, confiscation or detention by customs or any other authority.

3. Loss or damage caused by wear and tear, depreciation (loss of value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

4. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt, proof of ownership or valuations for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement **ski equipment**.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Section B13.3 – Ski pack

(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay **you**:

a) Up to the amount as shown in the **Schedule of benefits** for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your bodily injury**, illness or disease.

b) Up to the amount as shown in the **Schedule of benefits** for the unused portion of **your** lift pass if **you** lose it.

Special conditions relating to claims

1. **You** must provide (at **your** own expense) written confirmation to **us** from a **medical practitioner** that the **bodily injury**, illness or disease prevented **you** from using **your** ski pack.

What is not covered

1. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** explaining why **you were** unable to use **your** ski pack.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Section B13.4 – Piste closure

(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay **you** up to the amount as shown in the **Schedule of benefits** for transport costs necessarily incurred by **you,** to travel to and from an alternative site if either lack of or excess of snow, or an avalanche results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed and it is not possible to ski. The cover only applies:

   a) To the resort which **you** have pre-booked for a period more than 24 hours and for as long as these conditions continue at the resort, but not more than the pre-booked period of **your trip** and

   b) To **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.

What is not covered

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

2. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A letter from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.
- Receipts or bills for any transport costs claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Section B13.5 – Delay due to Avalanche
(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay **you** up to the amount as shown in the **Schedule of benefits** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** booked resort or returning **home** if **you** are delayed for more than 24 hours by avalanche. The cover only applies to **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority or **your** tour operator's representative confirming the event.

What is not covered

1. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence
We will require (at **your** own expense) the following evidence where relevant:
- A letter from the relevant authority or **your** tour operator's representative confirming details of the avalanche, landslide or severe weather conditions that caused the delay and the period of delay.
- Receipts or bills for any accommodation and travel expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Sections B14.1, B14.2 and B14.3 – Golf cover
(only operative if indicated in the Certificate of Insurance)

Cover for sections B14.1, B14.2 and B14.3 only operates:

1. Under single and annual multi trip policies - if the appropriate Golf cover section is shown as operative in the Certificate of Insurance and the appropriate additional premium has been paid.

Section B14.1 – Golf equipment
(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay **you** up to the amount as shown in the **Schedule of benefits** for the accidental loss of, theft of or damage to **your golf equipment** or up to the amount as shown in the **Schedule of benefits** for hired **golf equipment**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value - calculated from the table below), or **we** may replace, reinstate or repair the lost or damaged **golf equipment**.

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

The maximum **we** will pay for any one article, pair or set of articles is the amount payable calculated from the table above or the single article limit as shown in the **Schedule of benefits** whichever is the less.

Special conditions relating to claims

a) **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at **your** own expense) of the loss, theft or attempted theft of all **golf equipment**.

b) If **golf equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.

c) If **golf equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:

   a) get a Property Irregularity Report from the airline

   b) give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy)

   c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.

d) **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

What is not covered

1. The **excess** as shown in the **Schedule of benefits**, unless **you** have purchased the **excess** waiver and this is shown on **your** Certificate of Insurance.

2. Loss, theft of or damage to **golf equipment** contained in or stolen from an **unattended** vehicle:

   a) overnight between 9 pm and 9 am (local time) or

   b) at any time between 9 am and 9 pm (local time) unless:

      i) it is locked out of sight in a **secure baggage area** and

      ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.

3. Loss or damage due to delay, confiscation or detention by customs or any other authority.

4. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

5. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence
We will require (at **your** own expense) the following evidence where relevant:
- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt or proof of ownership for items lost, stolen or damaged.
- Repair report where applicable.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Section B14.2 – Hole-in-one
(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay **you** up to the amount as shown in the **Schedule of benefits** for customary celebratory expenses **You** incurred within the golf club premises immediately following **you** achieving a hole-in-one during a competition round.

Special conditions relating to claims

1. **You** must get (at **your** own expense) a written report from the golf club secretary confirming the competition details counter signed by **your** playing partner together with a certified copy of **your** score card.

2. **You** must provide (at **your** own expense) receipts from the golf club for expenditure incurred immediately following **your** hole-in-one to help **you** to substantiate **your** claim.

What is not covered

1. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Receipts or bills from the golf club for any customary celebratory expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Section B14.3 – Golf course closure

(only operative if indicated in the Certificate of Insurance)

What is covered

If adverse weather conditions cause the total closure of all golf facilities for more than one day at the golf course **you** have pre-booked into, **you** will be covered for the limits shown in the **Schedule of benefits** for reasonable additional transport costs and green fee costs to enable **you** to play at a different golf course. If it is not possible to arrange transport to a different golf course, **you** will receive the daily benefit shown in the **Schedule of benefits** for each whole day's pre-booked golf lost.

Special conditions relating to claims

1. Cover will only apply for as long as there are adverse weather conditions closing all golfing facilities at **your** resort.
2. **You** must provide (at **your** own expense) written confirmation from the appropriate golf course authority to confirm that all facilities at **your** pre-booked golf course were closed and/or that it was not possible to travel to an alternative golf course.

What is not covered

1. **You** will not be covered for any amount that **you** can get back from someone or somewhere else.
2. Anything mentioned in 'What is not covered' on page 12 applicable to all sections of the policy.

To make a claim under this section please call 020 3829 3828

Sections B15.1, B15.2 and B15.3 – Business extension

(only operative if indicated in the Certificate of Insurance)

Cover for sections B15.1, B15.2 and B15.3 only operates:

1. Under single and annual multi trip policies - if the appropriate business cover section is shown as operative in the Certificate of Insurance and the appropriate additional premium has been paid.

Section B15.1 – Business equipment

(only operative if indicated in the Certificate of Insurance)

What is covered

1. **We** will pay **You**, up to the amount shown in the **Schedule of benefits**, for the accidental loss of, theft of or damage to **your Business equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (calculated from the table below) or **we** may at **our** option replace, re-instate or repair the lost or damaged **business equipment**.

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

The maximum **we** will pay for the following items is:

a) For any single item is as shown in the **schedule of benefits**.

b) For **business equipment** and business samples as shown in the **schedule of benefits.**

2. **We** will also pay **you** up to the amount shown in the **Schedule of benefits** for:

a) emergency courier expenses **you** have incurred, in obtaining **business equipment**, which is essential to **your** intended business itinerary.

b) the purchase of essential items, if **your business equipment** is delayed or lost in transit on **your** outward journey for more than 12 hours.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **business equipment**.
2. For items damaged whilst on **your trip**, **you** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
3. If **your business equipment** is misdirected or delayed **you** must supply receipts for the essential items purchased and written confirmation from the carrier as to the exact nature and length of delay or misdirection.
4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

What is not covered

1. The **excess** as shown in the **schedule of benefits**, (except under sub section 2. a) unless **you** have purchased the **excess** waiver and this is shown on **your** Certificate of Insurance.
2. Loss, theft of or damage to **business equipment** contained in or stolen from an **unattended** vehicle:
   a) overnight between 9pm and 8am (local time) or
   b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
3. Claims arising from **business equipment** left **unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an **insured person.**
4. Claims arising from **business equipment** whilst in the custody of a carrier, tour operator or **public transport** operator.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
7. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **business equipment**.
8. Claims arising from loss or theft from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
9. Any loss or damage arising out of **you** engaging in manual work.
10. Any financial loss, costs or expenses arising from the interruption of **your** business.
11. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

To make a claim under this section please call 020 3829 3828

Section B15.2 – Business equipment hire
(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay **You** up to the amount as shown in the **schedule of benefits** for each 24 hour period, for the cost of necessary hire of **business equipment** following:

a) loss or damage of **your business equipment** or;

b) the temporary loss in transit during the outward journey for at least 12 hours of **your business equipment**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **business equipment**.
2. For items damaged whilst on **your trip**, **you** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
3. If **your business equipment** is misdirected or delayed **you** must obtain written confirmation from the carrier as to the exact nature and length of delay or misdirection.
4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

What is not covered

1. Loss, theft of or damage to **business equipment** contained in or stolen from an **unattended** vehicle:

   a) overnight between 9pm. and 8am (local time) or

   b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
2. Claims arising from **business equipment** left **unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an **insured person.**
3. Claims arising from **business equipment** whilst in the custody of a carrier, tour operator or **public transport** operator.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **business equipment**.
7. Any loss or damage arising out of **you** engaging in manual work.
8. **Business equipment** shipped as Freight or under a Bill of Lading.
9. Claims arising from loss or theft from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
10. Any financial loss, costs or expenses arising from the interruption of **your** business.
11. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

To make a claim under this section please call 020 3829 3828

Section B15.3 – Business money
(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Business money**.
The maximum **We** will pay for the following items is:

a) For cash (bank notes, currency notes and coins) as shown in the **Schedule of Benefits**.

b) For all other **Business money** as shown in the **Schedule of Benefits**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Business money**.
2. **You** must provide an original receipt for items lost, stolen or damaged including foreign currency exchange receipts or statements, statement from **Your** business bank accounts showing the amounts withdrawn to help **You** to substantiate **Your** claim.
3. If **Business money** is lost, stolen or damaged while deposited in a hotel safe or safety deposit box **You** must report to the hotel, in writing, details of the loss, theft or damage and obtain written confirmation.

What is not covered

1. The **excess** as shown in the **Schedule of Benefits**, unless **You** have purchased the **excess** waiver and this is shown on **your** Certificate of Insurance.
2. Loss or theft of **Business money** left **Unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **Public transport** operator) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in 'What is not covered' on page 13 applicable to all sections of the policy.

Claims evidence
We will require (at your own expense) the following evidence where relevant:
- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A letter from your hotel or accommodation provider where appropriate.
- Original receipts, proof of ownership or valuations for items lost, stolen or damaged.
- Receipt for all currency and travellers cheques transactions.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 020 3829 3828

Section B16 –Wedding/Civil partnership cover
(only operative if indicated in the Certificate of Insurance)

Cover for section B16 only operates:

1. Under single and annual multi trip policies - if the appropriate Wedding/Civil partnership cover section is shown as operative in the Certificate of Insurance and the appropriate additional premium has been paid.

Special Definitions *(which are shown in italics)*

You/your/insured person/insured couple
- means the couple travelling abroad to be married or enter into a civil partnership whose names appear in the Certificate of Insurance.

Wedding/Civil partnership attire
- means dress, suits, shoes and other accessories bought specifically for the Wedding/Civil partnership.

Cosmetics, hairstyling and flowers-
-means the prebooked and paid for services or purchased items relating to make-up, hairstyling and flowers for use on the day of **your** wedding/civil partnership

What is covered

1. **We** will pay up to the amounts shown in the **Schedule of benefits** for the accidental loss of, theft of or damage to the items shown below:

   a) for each Wedding/Civil Partnership ring taken or purchased on the **trip** for each *insured person.*

   b) for Wedding/Civil Partnership gifts taken or purchased on the **trip** for the *insured couple*.

   c) for *your* Wedding/*Civil Partnership attire* which is specifically to be worn by *you* on *your* Wedding/ Civil Partnership day.

   d) for non recoverable costs relating to *your cosmetics, hairstyling and flowers* specifically designated for use by *you* on *your* Wedding/Civil partnership day

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, or **we** may at **our** option replace, re-instate or repair the lost or damaged **baggage**/**valuables**.

2. **We** will pay the *insured couple* up to the amount shown in the **Schedule of benefits** for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **trip** or at a venue in **United Kingdom** if:

   a) the professional photographer who was booked to take the photographs/video recordings on *your* Wedding/Civil partnership day is unable to fulfil such obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems, or

   b) the photographs/video recordings of the Wedding/Civil partnership day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding day and whilst *you* are still at the holiday/honeymoon location.

You may claim only under one of either Section B16 – Wedding/Civil Partnership cover or Section B5 – **Baggage**, for the same event, not both.

Special conditions relating to claims

1. *You* must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at *your* own expense) a written report of the loss, theft or attempted theft of all **baggage**/ **valuables**.

2. If **valuables** are lost, stolen or damaged while in a hotel safe or safety deposit box *you* must report to the hotel, in writing, details of the loss, theft, or damage and get (at *your* own expense) written confirmation.

3. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or accommodation provider *you* must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline *you* must:

   a) get a Property Irregularity Report from the airline.

   b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

   c) keep all travel tickets and tags for submission if *you* are going to make a claim under this policy.

   d) For items damaged whilst on *your* **trip** *you* must get (at *your* own expense) an official report from a local retailer confirming the item is damaged and beyond repair.

   e) For *cosmetics, hairstyling and flowers*; you must provide written confirmation from the relevant local provider that no refund has been made for the pre booked services.

4. *You* must provide (at *your* own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help *you* to substantiate *your* claim.

What is not covered

1. The **excess** as shown in the **Schedule of benefits**, unless **you** have purchased the **excess** waiver and this is shown on **your** Certificate of Insurance**.**

2. Loss, theft of or damage **valuables** or *your* passport left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe or safety deposit box.

3. Claims arising from **baggage** left **unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an *insured person* or ***your travelling companion.***

4. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:

   a) overnight between 9 p.m. and 8 a.m. (local time) or

   b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.

5. Loss or damage due to delay, confiscation or detention by customs or other authority.

6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, and damage to suitcases (unless the suitcase is entirely unusable as a result of one single incidence of damage).

7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.

9. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with ***your*** business, trade, profession or occupation.

10. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

11. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **baggage**.

12. Claims arising for **personal money**.

13. Claims arising from loss or theft from *your* accommodation unless there is evidence of forced entry which is confirmed by a police report.

14. Anything mentioned in 'What is not' on page 13 covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.

- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt, proof of ownership or valuations for items lost, stolen or damaged.
- Repair report where applicable.
- Any other relevant information relating to your claim under this section that **we** may ask **you** for.

To make a claim under this section please call 020 3829 3828

Sections B17.1, B17.2, B17.3, B17.4 and B17.5 – CruisePlus extension

(only operative if indicated in the Certificate of Insurance)

Cover for sections B17.1, B17.2, B17.3, B17.4 and B17.5 only operates:

1. Under single and annual multi trip policies - if the appropriate CruisePlus extension section is shown as operative in the Certificate of Insurance and the appropriate additional premium has been paid.

Section B17.1 – Missed port departure

(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay **you** up to the amount shown in the **Schedule of benefits** for necessary additional accommodation (room only) and travel expenses incurred in joining **your** cruise ship journey at the next docking port if **you** fail to arrive at the international departure point in time to board the ship on which **you** are booked to travel on the initial international journey of **your trip** as a result of:

1. The failure of scheduled **public transport**;
2. An accident to or breakdown of the vehicle in which **you** are travelling;
3. An accident or breakdown occurring ahead of **you** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **you** are travelling; or
4. Strike, industrial action or adverse weather conditions.

Special conditions relating to claims

1. In the event of a claim arising from any delay arising from traffic congestion **You** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow sufficient time for the scheduled **public transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

What is not covered

1. The **Excess** shown in the **Schedule of benefits**.
2. Claims arising directly or indirectly from:
   a) Strike or industrial action or air traffic control delay existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
   b) An accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairers report is not provided;
   c) Breakdown of any vehicle in which you are travelling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with manufacturer's instructions; or
   d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **you** are travelling.
3. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
4. Additional expenses where **your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated cruise package.
5. Anything mentioned in "What is not covered" on page 13 applicable to all sections of the policy.

To make a claim under this section please call 020 3829 3828

Section B17.2 – Cabin confinement

(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay up to the amount shown in the **Schedule of benefits** for each 24 hour period that you are confined by the ship's medical officer to **your** cabin for medical reasons during the period of the **trip**.

What is not covered

1. Any confinement to **your** cabin which has not been confirmed in writing by the ship's medical officer.
2. Anything mentioned in "What is not covered" on page 13 applicable to all sections of the policy.

To make a claim under this section please call 020 3829 3828

Section B17.3 – Itinerary change

(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay **you** up to the amount shown in the **Schedule of benefits** for each missed port in the event of cancellation of a scheduled port visit due to adverse weather or timetable restrictions. This must be confirmed by the cruise operator in writing confirming the reason for the missed port.

What is not covered

1. Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
2. Your failure to attend the excursion as per **your** itinerary.
3. Claims arising from when **your** ship cannot put people ashore due to a scheduled tender operation failure.
4. Anything mentioned in "What is not covered" on page 13 applicable to all sections of the policy.

To make a claim under this section please call 020 3829 3828

Section B17.4 – Unused excursions

(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay **you** up to the amount shown in the **Schedule of benefits** for the cost of pre-booked excursions, which **you** were unable to use as a direct result of being confined to **your** own cabin due to an accident or illness which is covered under section B2 – Emergency medical and other expenses.

What is not covered

1. The **Excess** shown in the **Schedule of benefits**.

2. Anything mentioned in "What is not covered" on page 13 applicable to all sections of the policy.

To make a claim under this section please call 020 3829 3828

Section B17.5 – Cruise interruption
(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay **you** up to the amount shown in the **Schedule of benefits** on additional travel expenses incurred to reach the next port in order to re-join the cruise, following **your** temporary illness requiring hospital treatment on dry land.

Special conditions relating to claims

1. Prior to arranging any additional travel, **you** must contact the emergency assistance service so that **we** can approve and assist with any travel arrangements. **You** must also obtain a medical certificate from the **medical practitioner** in attendance to confirm the details of **your** unforeseen illness or injury.

2. If, at the time of requesting **our** assistance in the event of an interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to **your** unforeseen illness or injury, **we** will make all necessary arrangements at **your** cost and arrange appropriate reimbursement as soon as the claim has been validated.

What is not covered

1. The **Excess** shown in the **Schedule of benefits**.

2. Claims where less than 25% of the **trip** duration remains.

3. Any claim arising directly or indirectly from a known pre-existing **medical condition** .

4. Anything mentioned in “What is not covered” on page 13 applicable to all sections of the policy.

To make a claim under this section please call 020 3829 3828

Making a complaint

If our service does not meet your expectations, we want to hear about it so we can try to put things right.

All complaints we receive are taken seriously. The following will help us understand your concerns and give you a fair response.

Making your complaint

If **your** complaint relates to a claim on **your** policy, or the Emergency and Medical assistance provided please contact URV Branch Manager at Travel Insurance Facilities by telephone, mail or email at:

URV Branch Manager
Travel Insurance Facilities
1 Tower View
Kings Hill
West Malling
ME19 4UY

Telephone 020 3829 6604 or by email to complaints@tif-plc.co.uk

If **your** complaint relates to **your** policy, please contact Explorer Travel Insurance by telephone, mail or email at;

The Managing Director
Explorer Travel Insurance
Suite 9, Chalkwell Lawns
648-656 London Road
Westcliff on Sea
SS0 9HR

Telephone 0800 043 4003 or by email to enquiries@explorerinsurance.co.uk

When **you** make contact please provide the following information:

- **Your name, address and postcode, telephone number and e-mail address (if you have one)**
- **Your policy and/or claim number, and the type of policy you hold**
- **The reason for your complaint**

Any written correspondence should be headed **'COMPLAINT'** and **you** may include copies of supporting material.

Financial Ombudsman Service
Should **you** remain dissatisfied following **our** written response, **you** may be eligible to refer **your** case to the **Financial Ombudsman Service (FOS)**.

The FOS is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **our** final response to refer **your** complaint to the FOS. This does not affect **your** right to take legal action.

If **we** cannot resolve **your** complaint **you** may refer it to the Financial Ombudsman Service at the address given below:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: 0800 023 4567 – from UK landline
Tel: 0300 123 9123 – from UK mobile
Email: complaint.info@financial-ombudsman.org.uk
Website : www. financial-ombudsman.org.uk

Explorer
Travel Insurance

Sales

+44 (0) 800 043 4003

Medical Emergency

+44 (0) 20 3829 3836

See page 16 for full details

Claims

+44 (0) 20 3829 3828

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FCA Firm Reference Number 583108.

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