



Explorer
Travel Insurance

Policy Wording

Platinum Lite and Platinum Cover

explorerinsurance.co.uk

Platinum Lite and Platinum Explorer Travel Insurance Policy Document

Insured by White Horse Insurance Ireland dac*

This document refers to policies, which are covered under Master Policy Number RTCEX40039.

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

Sections A to B20.5 of this insurance is insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, **our** FNR is 203320.

* Section C of this insurance is arranged and administered by Bastion Insurance Services Ltd and is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, Surrey, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Bastion Insurance Services are authorised and regulated by the Financial Conduct Authority, FCA number 650727.

Details of the extent of **Our** regulation by the Financial Conduct Authority are available on request. **You** can check this information on the Financial Services Register by visiting the Website <https://register.fca.org.uk/> or by phoning 0800 111 6768 or 0300 500 8082.

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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		Platinum Lite		Platinum	
		Limits (per person)	Excess (per person)	Limits (per person)	Excess (per person)
POLICY A: Your Pre Travel Policy					
A1	Cancellation charges	£3,000	£125** (£20 loss of deposit)	£5,000	£75** (£20 loss of deposit)
A2	Scheduled airline failure	£1,000	£125	£1,500	£75
POLICY B: Your Travel Policy					
B1	Curtailement charges	£3,000	£125**	£5,000	£75**
B2	Emergency medical and other expenses	£7,000,000	£125**	£10,000,000	£75**
	Emergency dental treatment	£150	Nil	£200	Nil
	Funeral expenses abroad	£2,500	£125	£2,500	£75
	Additional accommodation & travelling costs	£4,000	Nil	£5,000	Nil
B3	State hospital benefit	£25 per complete 24 hour period up to £500	Nil	£25 per complete 24 hour period up to £1,000	Nil
B4	Personal accident				
	Permanent Total Disablement	£20,000	Nil	£25,000	Nil
	Loss of one or more limbs, or total and irrecoverable loss of sight in one or both eyes	£20,000	Nil	£25,000	Nil
	Death benefit (aged 18-75)	£15,000	Nil	£25,000	Nil
	Death benefit (aged under 18 or over 75)	£3,000	Nil	£5,000	Nil
B5	Baggage	£1,000	£125	£2,000	£75
	Single article limit	£200		£250	
	Total for all valuables	£200 (£100 under 18 years)		£250 (£125 under 18 years)	
	Emergency replacement of baggage (outward journey only)	£40 per complete 24 hour period up to £200	Nil	£50 per complete 24 hour period up to £250	Nil
B6	Personal money, passport and travel documents	£350	£125	£500	£75
	Cash Limit	£200 (£50 under 18 years)		£250 (£75 under 18 years)	
	Passport & Travel documents	£100	Nil	£150	Nil
B7	Personal liability	£2,000,000	£125	£2,000,000	£75
B8	Delayed departure after 12 hours delay	£20 per complete 12 hour period up to £200	Nil	£30 per complete 12 hour period up to £300	Nil
	Abandonment of trip after 12 hours delay	£3,000	£125	£5,000	£75
B9	Missed departure on your outward journey	£750	£125	£1,000	£75
B10	Catastrophe	£750	Nil	£1,000	Nil
B11	Legal expenses	£20,000	£125	£25,000	£75
B12	Withdrawal of services	£50 per 24 hours up to £500	Nil	£50 per 24 hours up to £500	Nil
B13	Scheduled airline failure	£1,000	£125	£1,500	£75
B14	Hijack	Not available	N/A	£500	Nil
B15	Mugging	Not available	N/A	£500	Nil
Winter sports cover* (Up to 17 days for annual multi trip policies)					
B16.1	Ski equipment	£500	£125	£1,000	£75
	Ski equipment (hired)	£200	£125	£400	£75
	Single article limit	£250		£250	
B16.2	Ski equipment hire	£15 per 24 hours up to £150	Nil	£25 per 24 hours up to £250	Nil
B16.3	Ski pack	£20 per 24 hours up to £200	Nil	£25 per 24 hours up to £250	Nil
B16.4	Piste closure	£20 per 24 hours up to £200	Nil	£25 per 24 hours up to £250	Nil
B16.5	Delay due to avalanche	£75 per 24 hours up to £375	Nil	£100 per 24 hours up to £500	Nil

Section		Platinum Lite		Platinum	
Golf cover*		Limits (per person)	Excess (per person)	Limits (per person)	Excess (per person)
B17.1	Golf equipment	£750	£125	£1,000	£75
	Golf equipment (hired)	£200	£125	£300	£75
	Single article limit	£250		£250	
B17.2	Hole-in-one	£75	Nil	£75	Nil
B17.3	Golf course closure	£125	Nil	£150	Nil
Business extension*					
B18.1	Business equipment	Not available	N/A	£2,000	£75
	Replacement business samples limit	Not available	N/A	£1,000	£75
	Single article limit	Not available	N/A	£1,000	
B18.2	Business equipment hire	Not available	N/A	£100 per 24 hours up to £500	Nil
B18.3	Business money	Not available	N/A	£1,000	£75
Wedding/Civil partnership cover*					
B19	Wedding rings	Not available	N/A	£500	£75
	Wedding photography	Not available	N/A	£500	£75
	Wedding gifts	Not available	N/A	£1,500	£75
	Wedding attire	Not available	N/A	£2,000	£75
	Wedding cosmetics, hairstyling & flowers	Not available	N/A	£500	£75
CruisePlus extension*					
B20.1	Missed port departure	£1,000	£125	£1,000	£75
B20.2	Cabin confinement	£100 per 24 hours up to £500	Nil	£100 per 24 hours up to £500	Nil
B20.3	Cruise itinerary change	£150 per port up to £600	Nil	£150 per port up to £600	Nil
B20.4	Unused cruise excursions	£500	£125	£500	£75
B20.5	Cruise interruption	£1,000	£125	£1,000	£75

Gadget extension*		Gadget cover – Standard		Gadget cover – Superior	
		Limits (per person)	Excess (per person)	Limits (per person)	Excess (per person)
C	Gadget cover	£1,000	£75	£2,000	£75
	Unauthorised calls / text / data	£10,000 per claim	Nil	£10,000 per claim	Nil
	Accessories (following a gadget claim)	£150	Nil	£150	Nil

** 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
70-85 years	£150	£150	£150
86 years & over	£250	£250	£250

Policy wording

Introduction

Your insurance is covered under two master policy numbers, RTCEX40039-2A, **your** pre-travel policy and RTCEX40039-2B, **your** travel policy. 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*.

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.

All **trips** must be completed within 1 year of the start date of the **period of insurance**.

Unless **you** have bought a One-Way policy, **you** must be travelling with the intention to return to the **United Kingdom** within **your trip** dates unless an extension has been agreed with **us** and **we** have confirmed in writing.

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

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

There is no upper age limits for single **trip** policies.

Age eligibility - Annual multi trip

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.

Cruises

You are not covered for cruising unless this is indicated in **your** Certificate of Insurance and the appropriate additional premium has been paid.

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; all European countries west of the Ural mountains excluding Andorra, Cyprus, Greece, Spain and Turkey.

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

AUS/NZ – Australia and New Zealand only.

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

WW2 – Worldwide including Canada, Mexico, the Caribbean and the USA.

Pregnancy

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

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 the Assistance Team:

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 0345 373 0253.

Insurer

The Insurer for this policy is:

Sections A to B20.5 of this insurance is insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, **our** FNR is 203320.

Section C of this insurance is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, Surrey, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

How White Horse Insurance Ireland dac collects data?

White Horse Insurance Ireland dac holds **your** personal information in accordance with all applicable data protection laws.

To administer **your** policy White Horse Insurance Ireland dac will collect and use information about **you** provided by **you** and this notice applies to anyone who is insured under this Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by **us** for the purposes of administering **your** policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. **We** may also use **your** personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information **you** have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by **us** in fulfilling **your** insurance contract.

We may send **your** personal information in confidence to other companies who provide services to **us** for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When **we** do this, **we** will ensure that **we** transfer the data securely and accordingly to regulatory requirements. By buying this insurance policy, **you** agree to **us** using **your** personal information in this way.

You have various rights in relation to personal information that is held by **us**, including the right to request access to **your** personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how **we** use **your** information and what rights **you** have in relation to **your** personal information, however **you** can obtain more information about how **we** use **your** data by reviewing **our** full Privacy Policy. **Our** Privacy Policy is available on **our** website: www.whitehorseinsurance.eu.

Your data will be treated in accordance with **our** Privacy Policy.

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 **our** group companies.
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.

Accidental 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.

Back country

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

Baggage

- means luggage, clothing, personal effects, **valuables** and other articles (but excluding **sports equipment** such as, but not limited to, **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**.

Business equipment

- means any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.

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.

Change in health

- means any deterioration or change in **your** health between the date the policy was bought and the date of travel, this includes, new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.

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**.

Cruise

- means a pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on seas or oceans that may include stops at various ports.

Curtailment /Curtail/Curtailed

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

Emergency treatment

- means any **ill-health** or **accidental bodily injury** which occurs during **your trip** and requires immediate treatment before **you** return **home**.

Excess

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

Excursion

- means a short journey or activity undertaken for leisure purposes.

Existing medical condition

- means any serious or recurring **medical condition** which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Family cover

- means up to two adults aged up to 65 years 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, golf glove(s) 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

- means for residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **your home area** means the **United Kingdom** excluding the 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.

Ill/illness

- means a condition, disease, set of symptoms or sickness leading to a significant change in **your** health, as diagnosed and confirmed by a **medical practitioner** during the **period of insurance**.

International departure point

- means the airport, international rail terminal or port from which **you** departed from the **United Kingdom** to **your** destination, and from where **you** depart to begin the final part of **your** journey **home** at the end of **your trip**.

Insured person

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

Medical condition

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

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.

Mugging

- means a violent attack on **you** with a view to theft by person(s) not previously known to **you**.

Off-piste

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

On-piste

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

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, cover is provided for any **trip** not exceeding 45 days for anyone aged up to 65 years, limited to 31 days for anyone aged 66 or over. 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 when **you** are purchasing a Single Trip policy, or for an Annual Multi-Trip policy from **your** chosen start date.

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.

Repatriation

- means the return of someone named on the policy to their **home**, a hospital, nursing home or funeral director in their **home area** as arranged by the Assistance Team, unless otherwise agreed by **us**.

Schedule of benefits

- means the details of cover as outlined in pages 3 and 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 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 boardboots, skis (including bindings), ski boots, ski goggles, ski helmet, ski poles, snowboards and snowboard bindings.

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 for which **you** have made a booking such as a flight or accommodation 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 45 days for anyone aged up to 65 years, limited to 31 days for anyone aged 66 or over. Wintersports **trips** are further limited to 17 days in total in each **period of insurance**. If any **trip** exceeds 45 days for anyone aged up to 65 years or 31 days for anyone aged 66 years and over, there is absolutely no cover under this policy for that **trip** (not even for the first 45 or 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 pages 13 and 14 and conditions contained in this policy applying to each **trip**.

Unattended

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

United Kingdom

- means England, Scotland, Wales, Northern Ireland, the Isle of Man, British Forces Posted Overseas 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

- for sections A to B20.5 of this insurance means White Horse Insurance Ireland dac.
- for section C of this insurance means Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, Surrey, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

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.

4. 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 0345 373 0253.

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. Should **you** wish to cancel **your** policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that **you** have not travelled, the following cancellation terms will be applied dependant on what type of policy **you** have purchased.

Single Trip policies - In the event **you** have not travelled and are not claiming on the policy, a refund of 50% of the total policy premium **you** have paid will apply. If **you** have travelled or are intending to claim, or have made a claim (irrespective of whether **your** claim was successful or not) **we** will not consider refunding any proportion of **your** premium.

Annual Multi Trip policies - Provided **you** have not made a claim on the policy (irrespective of whether **your** claim was successful or not) and **you** confirm in writing that there is no claim pending, should **you** choose to cancel and understand that all benefits of the policy will be cancelled, **we** will refund 1/12th of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If **you** are intending to, or have claimed (irrespective of whether **your** claim was successful or not) **we** will not consider refunding any proportion of **your** premium.

The policy can be cancelled mid-term by **us** giving **you** 7 days' notice in writing by recorded delivery 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.
- Fraud or suspected fraud, misleading information or deliberate misrepresentation 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 the Claims Department, quoting reference: Explorer

Tel: 020 3829 3828 (opening hours: 8am-8pm Monday to Friday, 9am-1pm Saturday)

Address: The Claims Department, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Email: claims@policyholderclaims.co.uk

Download a claims form: www.policyholderclaims.co.uk

To make a claim under Section B11 – Legal expenses:

You must contact:

Pennington Manches LLP

Tel: 0345 241 1875

To make a claim under Section C – Gadget cover:

You must contact:

Davies Group Limited

Tel: 0345 0744828

Lines are open between 8:00am and 5:30pm Monday to Friday.

Alternatively, please send an email to: gadgetclaims@davies-group.com

Or write to: Davies Group Limited, Unit 8, Fulwood Business Park, Caxtion Road, Preston, PR2 9NZ

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 the Assistance Team:

Tel: + 44 (0) 20 3829 3836

Email: operations@emergencyassistance.co.uk

Please Note: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if **we** have confirmed that medically capable public facilities are available.

The claim notification must be made within 3 months or as soon as possible after that following any **accidental 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 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 **you** are sending any damaged items for claims purposes, please send them to: The Recoveries Department, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. 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

DISCLOSURE OF YOUR MEDICAL CONDITIONS

Your policy may not cover claims arising from **your medical conditions**.

If **you** answer 'yes' to questions 1 or 2 below either:

- at the point of purchase of the policy; or
- at any point after the purchase of this policy;

then **you** must declare the relevant conditions to Explorer Travel Insurance.

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

So that **we** can ensure **you** are provided with the best cover **we** can offer please read and answer the following questions accurately and carefully:

1. Have **you**, or anyone insured under this policy, **ever** been diagnosed or received treatment for:

No

Any type of heart or circulatory condition?

Yes

Any type of stroke or high blood pressure?

Yes

Any type of breathing condition (such as

Yes

Any type of cancer (even if now in remission?

Yes

Any type of diabetes?

Yes

Any type of irritable bowel disease?

Yes

Has **your** doctor altered **your** regular prescribed medication in the last 3 months?

Yes

2. In the last 2 years – have **you** or anyone insured under this policy, been treated for any serious or re-occurring **medical condition**, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

Yes

No

Full cover is available under this policy. If **your** answers to any of the above change to **YES** during the **period of insurance**, please contact Explorer Travel Insurance by phone on

If **you** have answered 'yes' to the questions on the left, **you** must tell **us**, in order to obtain cover for **your medical condition(s)**. If **we** are able to provide cover, an increased premium or **excess** may be required to do so.

To enable **us** to consider **your medical condition** please contact Explorer Travel Insurance at www.explorerinsurance.co.uk or by phone on 0345 373 0253.

Should **we** require any additional premium, and **you** accept **our** offer, this should be paid to Explorer Travel Insurance immediately. Should **you** decide not to pay the additional premium then none of **your existing medical condition(s)** will be covered. Full confirmation of **our** terms and conditions will be sent to **you** after **your** call. Any additional **medical conditions** not declared to **us** will also not be covered.

If **your** answer to questions 1 & 2 on the left changes to 'yes' at any point after the purchase of this policy **you** must call Explorer Travel Insurance by phone on 0345 373 0253 to inform **us** of this **change in health** or ongoing medication to ensure **you** are fully covered for **your trip**.

ANYONE UPON WHOM THE TRIP MAY DEPEND

A **close relative** or **close business associate** or friend who is not travelling with **you**, a **travelling companion** not insured by this policy, or the person **you** are intending to stay with, may have an **existing medical condition**; even if it is considered as 'stable' or under control or in remission. Unfortunately, **we** are unable to provide cover for any claim arising as a result of an **existing medical condition** or any known or recognised complication of or caused by the **existing medical condition** of:

- a non-travelling **close relative**, **close business associate** or friend; or
- a **travelling companion** not insured by this policy; or
- the person **you** are intending to stay with.

CHANGE IN HEALTH DURING THE PERIOD OF INSURANCE

If **your** health or **your** ongoing medication changes between the date **your** policy was purchased and the date of travel **you** must advise Explorer Travel Insurance by phone on 0345 373 0253 as soon as possible. **We** will advise **you** what cover **we** are able to provide, after the date of diagnosis. **We** reserve the right to increase the premium, increase the **excess**, exclude the condition or withdraw the cover should the stability of the condition make it necessary (please refer to definitions for more information).

BE AWARE! We do not provide any cover for:

- Any **medical condition** **you** are aware of but for which **you** have not had a diagnosis.
- Any **medical condition** for which **you** are on a waiting list for or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

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- Claims caused by an **existing medical condition** of a non-travelling **close relative** or a **close business associate**, or any recognised complication caused by the **existing medical condition**.
- Any circumstances that are not specified in **your** policy.

You should also refer to 'What is not covered' on pages 13 and 14 (below) – applicable to all sections of the policy.

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

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

- 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**.
- 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.
- Sonic bangs**
Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 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:
 - the winter sports specified in the list on page 25.
 - any other winter sports **trips** 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.
- Professional sports or entertaining**
Your participation in or practice of any professional sports or professional entertaining.
- Other sports or activities**
Your participation in or practice of any other sport or activity, manual work, driving any motorised vehicle or racing unless:
 - specified in the list on pages 14 and 15 or
 - shown as covered in **your** Certificate of Insurance.
- Your travel by freighter, container or cargo ship.**
- 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).
- 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 **your**, **your travelling companion's**, **your close relatives'** or **your business associate's** prior abuse of alcohol, drugs or solvents.
- 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.
- Unlawful action**
Your own unlawful action or any criminal proceedings against **you**.
- Additional loss or expense**
Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide specific 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, loss of earnings following **accidental bodily injury, illness** or disease, additional hotel costs, additional car hire, Visas, ESTA's, additional parking fees, vaccinations, inoculations or kennel fees.*
- 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).
- Travelling against FCDO advice**
Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth and Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential travel.
- Claims conditions**
You claiming under Policy B if **you** can claim under Policy A.

16. Medical advice

You choosing not to adhere to medical advice given.

17. General

You purchasing this insurance with the reasonable intention or likelihood of claiming.

18. General

There is no cover under this policy for cancellation, abandonment or **curtailment** claims if the Foreign, Commonwealth and Development Office (FCDO) advises **you** not to travel, for example when the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARS-COV-2.

19. General

There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARS-COV-2 or any pandemic or fear or threat of any of the above. Except for Section B2 Emergency medical and other expenses. This will only apply if **you** did not travel against the published advice of the FCDO, any local government, local authority or WHO.

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 worn) 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 waters (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 24 hours 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
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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)	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
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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

<p> 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) </p>	<p> 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) </p>
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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

<p> Canyoning High diving (amateur, up to 5m height, indoor and outdoor swimming pools only. 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) </p>
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In case of a serious emergency

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide **emergency treatment**, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0) 20 3829 3836

Whilst the actual medical care **you** receive is in the hands of the local doctors treating **you**, **we** can obtain the medical information **we** need from them to establish what is wrong, as well as their treatment and discharge plans. **We** can support **you** in the event **you** are admitted to a facility that may not be suitable for **your** clinical needs or where there are concerns over practice. **We** will then advise on, and can put in place, suitable **repatriation** plans to get **you home** as soon as it is medically safe to do so. **We** will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of **repatriation** that is best suited to **your** individual needs of **your** recovery.

It is important that you are aware of the following:

Medical Treatment

- There is not cover for:
 - routine, non-emergency or elective treatment
 - or treatment that can wait until **you** return **home**.
- **Our** doctors are not treating **you**; they are not responsible or in control of the clinical care **you** are receiving in a medical facility.
- In some instances, **you** may need to be moved from one local facility to another large/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible **you** may have to wait as **you** would in **your** local NHS hospital unless **you** require critical care.
- Some medical facilities will raise charges that are far in excess of customary and reasonable; **we** will deal with such bills directly and there is no need for **you** to pay them. **You** simply need to pass any correspondence about such bills to **us** to ensure **we** can provide full financial protection.
- Once **you** are discharged from hospital this does not always mean **you** are fit to fly **home** – For example, if **you** were in the UK and suffered the same injury/illness, then **you** would not consider flying out on holiday so soon after surgery/treatment/incident.

Repatriation (bringing you home)

- Coming **home** straight away is not always an option even if **you** are considered 'fit to fly' by the treating doctor.
- **We** have a medical team with experience in aviation medicine who will advise on both the timing and method of **repatriation** that is best suited to **your** individual needs and **your** recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if **your** health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

OUT-PATIENT TREATMENT OF MINOR INJURY OR ILLNESS

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

FOR A NON-URGENT MEDICAL SITUATION

That is something **you** would normally see **your** GP or minor injuries unit for, so **you** don't need to attend hospital but **you** do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on **your** foot? **We** have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe in many countries across the globe. This means **you** can quickly access support with minor ailments without disrupting **your trip** too much. **You** can access this facility free of charge by calling **+44 161 468 3793**.

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide **emergency treatment**, management or care is a clear breach of an established duty of care.

OPTIMAL CARE

In **our** experience access to the best doctors, diagnostics and optimal care, particularly in Europe but also across many destinations worldwide, is to be found within the regulated environment of state hospitals. Whilst they don't always look as nice as some private facilities, **we** have experience of good clinical outcomes without the risk of a patients' health being compromised by commercial interest, or immoral and dangerous practices such as extortion, detainment and withdrawal of treatment. If **you** would like to know more about **our** approach to best medical care overseas and **repatriation** planning, please visit **our** website www.ourphilosophies.co.uk.

IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

In European Union Countries – if **you** present **yourself** at a public facility **you** should show **your** EHIC.

In Australia – **you** should enrol for Medicare, and have it accepted.

*Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and **your** standard policy **excess** will be waived from any claim **you** may make. If **you** are unable to use the EHIC, **you** will have to pay the medical facility and submit a claim when **you** get **home**, the policy **excess** will then be applied.*

In Turkey, Cyprus, Egypt and Bulgaria – **we** utilise the services of Global Excel who can arrange for the bill to be paid directly. **You** simply fill in a Global Excel form in the medical facility to confirm the nature of the treatment received and pay **your** policy **excess** to the facility. They will then send the remaining bill directly to Global Excel for payment. More information can be found here www.globalexcel.com.

Everywhere else in the World – if there is not suitable public facility that will treat **you** free of charge, **you** can pay the medical facility and retain all receipts so that **you** can make a claim when **you** get **home**.

PLEASE NOTE: If the costs are likely to exceed £500 or **you** are admitted to hospital, **you** should call **us** on **+44 (0) 20 3829 3836**.

USA MEDICAL COSTS

Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers customary and reasonable medical expenses, **we** will not pay excessive or inflated charges for **your** treatment, so it is important that **you** do not pay any medical providers up front, either at the time of **your** treatment or on **your** return to **your home** country. They may engage the services of collection agencies but any correspondence should simply be sent on to **us**, unanswered: there is no lawful action that can be taken which **we** cannot step in and take over on **your** behalf.

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, **accidental bodily injury**, **illness** (excluding contracting Covid-19), 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 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 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. There is no cover under this policy for cancellation, abandonment or **curtailment** claims if the Foreign, Commonwealth and Development Office (FCDO) advises **you** not to travel, for example when the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARS-COV-2.
2. 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.
3. If **you** cancel the **trip** due to any **medical condition**, **accidental 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**.
 - d) **your** fear of an epidemic, pandemic, infection or allergic reaction.
 - e) **your** disinclination to travel or any circumstance not listed within Section A1 – cancellation charges.
 - f) **your** carrier's refusal to allow **you** to travel for whatever reason.
 - g) the cancellation of **your trip** by the Tour Operator.
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 pages 13 and 14 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** explaining why it was necessary for **you** to cancel the **trip**.
- In the case of death causing cancellation of the **trip**, a copy of the 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 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

Section A2 – Scheduled airline failure

What is covered

We will pay **you** up to the amounts shown in the **schedule of benefits** for irrecoverable sums paid in advance, in the event of insolvency of the scheduled airline provider not forming part of an inclusive holiday prior to departure.

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. Scheduled flights not booked within the **United Kingdom**.
3. Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
4. The financial failure of:
 - a) any scheduled airline in chapter 11 or national equivalent, or for which threat of insolvency was public knowledge, at the date this policy was purchased by **you** or the date **your trip** was booked, whichever is the later.
 - b) any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
 - c) any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight.
5. The cost of any pre-booked accommodation, tours, **excursions** or rental vehicles.
6. Charter flights.
7. Flights booked with a schedule airline being taken over/forming part of a merger.
8. Anything mentioned in 'What is not covered' on pages 13 and 14 applicable to all sections of the policy.

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, **accidental bodily injury**, **illness** (excluding contracting Covid-19), 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 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 **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. There is no cover under this policy for cancellation, abandonment or **curtailment** claims if the Foreign, Commonwealth and Development Office (FCDO) advises **you** not to travel, for example when the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARS-COV-2
2. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of the Assistance Team to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **accidental 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 the Assistance Team 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. Any **curtailment** travel costs that are not to the same standard as **your** original return tickets.
4. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
5. 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**.
6. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
7. 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.
8. Any resumption of **your trip** once it has been **curtailed**. There is no further cover once **you** have returned to **your home area**.
9. Anything mentioned in 'What is not covered' on pages 13 and 14 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** explaining why it was necessary for **you** to **curtail** the **trip**.
- In the case of death causing **curtailment** of the **trip**, a copy of the death certificate.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- 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

Be Aware: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available. Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and recovery.

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, accidental bodily injury or illness**:

1. Customary and reasonable fees or charges, for necessary and **emergency treatment**, to be paid outside **your home area** for 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 the Assistance Team 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 the Assistance Team 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 the Assistance Team, 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 the Assistance Team, 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 the Assistance Team agree otherwise.

Special conditions relating to claims

1. **You** must tell the Assistance Team as soon as possible of any **accidental 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 **accidental 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 the Assistance Team 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 the Assistance Team and there are no adequate state facilities available.
3. Normal pregnancy, without any accompanying **accidental 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. Medical costs in excess of customary and reasonable levels of charging.
5. Any claim where **you** travelled against FCDO, government, local authority or medical advice relating to any infectious disease (including Covid-19).
6. The cost of **your** unused original tickets where the Assistance Team 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**.
7. Any claim where:
 - a) the risk associated with bringing **you home** is greater than the risk of **you** remaining in resort, or
 - b) **your** return **home** would present unnecessary risk to other travellers.
8. Any claims arising directly or indirectly for:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the **accidental bodily injury or illness** which necessitated **your** admittance into hospital.
 - b) Any expenses which are not usual, reasonable or customary to treat **your** **accidental bodily injury, illness** or disease.
 - c) Any form of treatment or surgery which in the opinion of the Assistance Team 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 the Assistance Team.
 - 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.
9. Any additional flight costs that are not to the same standard as **your** original return tickets, unless medically necessary and agreed with the Assistance Team.
10. Anything mentioned in 'What is not covered' on pages 13 and 14 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, a copy of the 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 the Assistance Team.
- 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 abroad as an in-patient or are confined to **your** accommodation on the orders of a **medical practitioner** outside **your home area** as a result of **accidental 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 the Assistance Team as soon as possible of any **accidental bodily injury, illness** or disease which necessitates **your** admittance to hospital as an in-patient 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 or confinement to **your** accommodation:
 - i) relating to treatment or surgery, including exploratory tests, which are not directly related to the **accidental 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 the Assistance Team it is safe to do so.
- b) Hospitalisation or confinement to **your** accommodation:
- i) relating to any form of treatment or surgery which in the opinion of the Assistance Team (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 the NHS 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 pages 13 and 14 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 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 **accidental bodily injury** whilst on **your trip** 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 **accidental bodily injury**.
 - c) If **you** were already disabled before the **accidental 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 **accidental bodily injury**; and

- ii. the extent to which the disability is affected by the disability or condition before the **accidental 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 pages 13 and 14 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, theft of or damage to **your gadget** or **gadget accessories** if section C is operative under **your** policy.
10. 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.
11. Loss or theft of car keys, duty free items such as tobacco products, alcohol and perfumes.
12. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
13. Anything mentioned in 'What is not covered' on pages 13 and 14 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 pages 13 and 14 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. **Accidental bodily injury** to 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. 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 liability for loss of or damage to property or **accidental bodily injury** of any person:
 - 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 or travelling companion and is caused by the work **you** or any member of **your** family or travelling companion 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 **accidental bodily injury** suffered by **you** or any member of **your** family, a friend or a travelling companion.
3. 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.
4. Anything mentioned in 'What is not covered' on pages 13 and 14 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 **international 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 every complete 12 hours delay, 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. There is no cover under this policy for cancellation, abandonment or **curtailment** claims if the Foreign, Commonwealth and Development Office (FCDO) advises **you** not to travel, for example when the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARS-COV-2

2. **You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
3. **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.
4. **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.
5. 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 **international 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 pages 13 and 14 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 **international 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 **international 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 pages 13 and 14 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 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. 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.
2. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
3. Any costs where the fire, flood, earthquake, storm, lightning, explosion or hurricane had already happened before **you** left **home**.
4. Anything mentioned in 'What is not covered' on pages 13 and 14 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 Pennington Manches 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. 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. Anything mentioned in the conditions or general exclusions.
3. Proceedings in more than one country for the same event.
4. Any claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
5. Any claim where the estimated recovery is less than £500.
6. Costs that can be considered under an arbitration scheme or a complaints procedure.
7. Any claim due to damage to any mechanically propelled vehicle.
8. Any claim against another **insured person** who is a member of **your** family, a **close business associate**, a friend, or **travelling companion**, whether insured by **us** or another provider.
9. Anything mentioned in 'What is not covered' on pages 13 and 14 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 0345 241 1875

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. Any claim as a result of an epidemic or pandemic, as declared by the World Health Organisation (WHO).
3. Any claim due to FCD0, government or local advice relating to any infectious disease including Covid-19.
4. 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**.
5. Claims for services which were not available prior to any strike or industrial action.
6. Claims where the hotel or tour company have made alternative arrangements or offered financial compensation for the services or facilities being unavailable.
7. Anything mentioned in 'What is not covered' on pages 13 and 14 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

Section B13 – Scheduled airline failure

What is covered

We will pay **you** up to the amounts shown in the **schedule of benefits**, in the event of insolvency of the scheduled airline after **your** departure, for:

- a) additional pro rata costs incurred by **you** in replacing that part of the flight arrangements to a similar standard to that originally booked; or
- b) if **curtailment** of the **trip** is unavoidable, the cost of return flights to the **United Kingdom** to a similar standard to that originally booked.

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. Scheduled flights not booked within the **United Kingdom**.
3. Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
4. The financial failure of:
 - a) any scheduled airline in chapter 11 or national equivalent, or for which threat of insolvency was public knowledge, at the date this policy was purchased by **you** or the date **your trip** was booked, whichever is the later.
 - b) any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
 - c) any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked scheduled flights.
5. The cost of any pre-booked accommodation, tours, **excursions** or rental vehicles.
6. Charter flights.
7. Flights booked with a schedule airline being taken over/forming part of a merger.
8. Anything mentioned in 'What is not covered' on pages 13 and 14 applicable to all sections of the policy.

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

Section B14 – Hijack

What is covered

We will pay **you** up to the amounts shown in the **schedule of benefits** for every complete period of 24 hours in the event of **hijack** of the transport on which **you** are travelling.

What is not covered

- Any claim not substantiated by a written police report confirming the length and exact nature of the incident.
- Anything mentioned in 'What is not covered' on pages 13 and 14 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 written police report.
- 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 B15 – Mugging

What is covered

We will pay **you** up to the amounts shown in the **schedule of benefits** for each night spent receiving hospital treatment during **your** journey as a result of **bodily injuries** sustained by **you** during a **Mugging**.

Special conditions:

You can only claim under either Section B3 - State Hospital benefit or Section B15 – Mugging, above for the same event, not both.

What is not covered

- Any claim not substantiated by a written police report confirming the nature of the assault.
- Anything mentioned in 'What is not covered' on pages 13 and 14 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 written police report.
- 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 – B16.1, B16.2, B16.3, B16.4 and B16.5 – Winter sports

(only operative if indicated in the Certificate of Insurance and the appropriate additional premium has been paid)

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 Cross-country skiing 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	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)
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Ski – blading Ski boarding Ski run walking Skiing on-piste ** Skiing alpine	Snow shoe walking Snow tubing Snow mobiling as a passenger (organised and with Experienced local driver) Winter walking (using crampons and ice picks only)
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** A piste is a recognised and marked ski run within the resort boundaries.

Cover for sections B16.1, B16.2, B16.3, B16.4 and B16.5 only operates:

- 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.
- 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 B16.1 – 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) or **we** may replace, reinstate or repair the lost or damaged **ski equipment**.

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

Special conditions relating to claims

- 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**.
- 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.
- If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - get a Property Irregularity Report from the airline
 - 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)
 - keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
- 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

- 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.
- Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle:
 - overnight between 9 pm and 9 am (local time) or
 - at any time between 9 am and 9 pm (local time) unless:
 - 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. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
- 6. Anything mentioned in 'What is not covered' on pages 13 and 14 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 B16.2 – 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. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
5. Anything mentioned in 'What is not covered' on pages 13 and 14 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 B16.3 – Ski pack

(only operative if indicated in the Certificate of Insurance)

What is covered

We will pay **you**:

1. 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** **accidental bodily injury, illness** or disease.
2. 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 **accidental 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 pages 13 and 14 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 B16.4 – 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:

1. 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
2. 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.
2. **You** are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level.

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 pages 13 and 14 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 B16.5 – 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 pages 13 and 14 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 B17.1, B17.2 and B17.3 – Golf cover

(only operative if indicated in the Certificate of Insurance and the appropriate additional premium has been paid)

Cover for sections B17.1, B17.2 and B17.3 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 B17.1 – 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), or **we** may replace, reinstate or repair the lost or damaged **golf equipment**.

The maximum **we** will pay for any one article, pair or set of articles is the amount payable calculated from the web page 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 **golf equipment**.
2. 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.
3. 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.
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 **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. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
6. Anything mentioned in 'What is not covered' on pages 13 and 14 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 B17.2 – 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 pages 13 and 14 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 B17.3 – 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 pages 13 and 14 applicable to all sections of the policy.

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

Sections B18.1, B18.2 and B18.3 – Business extension

(only operative if indicated in the Certificate of Insurance and the appropriate additional premium has been paid)

Cover for sections B18.1, B18.2 and B18.3 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 B18.1 – 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, (loss of value) or **we** may at **our** option replace, re-instate or repair the lost or damaged **business equipment**.

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. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
12. Anything mentioned in 'What is not covered' on pages 13 and 14 applicable to all sections of the policy.

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

Section B18.2 – 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:

1. loss or damage of **your business equipment** or;
2. 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. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
12. Anything mentioned in 'What is not covered' on pages 13 and 14 applicable to all sections of the policy.

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

Section B18.3 – 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 issuer's 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 pages 13 and 14 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 B19 –Wedding/Civil partnership cover

(only operative if indicated in the Certificate of Insurance and the appropriate additional premium has been paid)

Cover for section B19 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 pre-booked 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 (loss of value), 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 **accidental 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 B19 – 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 covered' on pages 13 and 14 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 B20.1, B20.2, B20.3, B20.4 and B20.5 – CruisePlus extension

(only operative if indicated in the Certificate of Insurance and the appropriate additional premium has been paid)

Cover for sections B20.1, B20.2, B20.3, B20.4 and B20.5 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 B20.1 – 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 overseas 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** 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 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 pages 13 and 14 applicable to all sections of the policy.

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

Section B20.2 – 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 pages 13 and 14 applicable to all sections of the policy.

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

Section B20.3 – Cruise 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 pages 13 and 14 applicable to all sections of the policy.

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

Section B20.4 – Unused cruise 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** as shown in the **Schedule of benefits**, unless **you** have purchased the **excess** waiver and this is shown on **your** Certificate of Insurance.
2. Anything mentioned in 'What is not covered' on pages 13 and 14 applicable to all sections of the policy.

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

Section B20.5 – 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 Assistance Team 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** 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 claim arising directly or indirectly from a known **existing medical condition**.
3. Anything mentioned in 'What is not covered' on pages 13 and 14 applicable to all sections of the policy.

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

Section C – Gadget extension

(only operative if indicated in the Certificate of Insurance)

Please note: If **you** have purchased the **excess** Waiver option and this is shown on **your** Certificate of Insurance, this only applies to Sections A1 to B20.5 inclusive. **You** cannot waive the **excess** under this section.

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

Accessories - means items such as but not limited to, chargers, protective cases, headphones and hands-free devices, that are used in conjunction with **your** insured **gadget** but excludes SIM cards and wearables.

Evidence of ownership for **accessories** will need to be provided at the point of claim. Cover is only in place for **accessories** purchased in the **UK**.

Accidental loss/accidentally lost - means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Accommodation - means **your** hotel, resort or other main residence where **you** are staying during **your trip**.

Claims administrators - means Davies Group Limited.

Evidence of ownership - means a document to evidence that the **gadget** **you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, gift receipt or, if the **gadget** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you**.

The **evidence of ownership** should include the make, model and IMEI / serial number of the **gadget** and must be in **your** name, unless **you** are in possession of a gift receipt.

Gadget - means the portable electronic equipment owned by **you**, the replacement value of which must not exceed the limit shown in the **Schedule of benefits** with the relevant proof of purchase, that is in good condition and in full working order at the time of **your trip**, including laptops, mobile phones, smart phones, iPhones, iPads, tablets, e-readers, MP3 Players, CD/DVD players, head/ear phones, satellite navigation devices, PDAs, handheld games, consoles, cameras, video cameras and wearable technology (e.g. smart watch or health and fitness tracker) but excluding drones.

All **gadgets** must be less than 6 years old at the start date of the insurance (18 months for laptops) and must have been manufactured to a **UK** Specification, with valid proof of purchase.

All **gadgets** must have been:

- a) purchased as new from a **UK** VAT registered supplier or registered company and must be in full working order at the start date of this policy, or
- b) purchased by **you** as refurbished in the **UK**, as long as, the refurbished **gadget** was sold with a minimum 12-month warranty, or
- c) gifted to **you**, as long it meets the criteria in points a) or b) above, and **you** are able to provide a Gift Receipt.

In addition, all **gadgets**:

- a) cannot have been purchased during the **trip**.
- b) cannot have been purchased outside the **UK** or Isle of Man,
- c) must be in **your** possession and in good working condition (not accidentally damaged),
- d) must not have not previously been repaired using non-manufacturer parts.

Immediate family - means **your** mother, father, son, daughter, spouse, domestic partner or other family member, who resides with **you** at **your home**.

Precautions - all measures that would be deemed appropriate to expect a person to take in circumstances to prevent **accidental loss**, accidental damage or theft of **your gadgets**, such as keeping the **gadget** concealed when **you** are in a public place and the **gadget** is not in use.

Proof of usage means evidence that the **gadget** has been in use since the policy commenced. Where the **gadget** is a mobile phone, this information can be obtained from **your** Network Provider. For other **gadgets**, in the event of an accidental damage claim, this can be verified when the **gadget** is sent to **our** repairers for inspection.

Unattended - means not within **your** sight at all times or out of **your** arms-length reach when away from **your accommodation**.

What is covered – applicable to Section C

1. Accidental damage / Malicious damage

We will pay **you** up to the amount shown in the **schedule of benefits** for the cost of repairing **your gadget**, if it is damaged as the result of an accident or malicious damage whilst on **your trip**. If **your gadget** cannot be economically repaired, it will be replaced.

2. Theft

We will pay **you** up to the amount shown in the **Schedule of benefits** to replace **your gadget** with a replacement item if it is stolen during **your trip**. Where only part or parts of **your gadget** have been stolen, **we** will only replace that part or those specific parts.

3. Accidental loss

We will pay **you** up to the amount shown in the **schedule of benefits** for the cost of a replacement item, if **you** accidentally or unintentionally lose **your gadget** whilst on **your trip**.

4. Breakdown

We will pay **you** up to the amount shown in the **schedule of benefits** for the cost of repairing **your gadget**, if it suffers electrical breakdown whilst on **your**

trip, which occurs outside of the manufacturers guarantee period. If **your gadget** cannot be economically repaired, it will be replaced.

Please note: This cover is not available on laptops.

5. Unauthorised call / texts / data use

If **your** mobile phone is lost or stolen whilst on **your trip** and is used fraudulently and **your** claim is covered under Section C2 – Theft, **we** will reimburse **you** for the costs of the unauthorised call / text / data use, up to the amount shown in the **Schedule of benefits**. This is subject to **you** providing an itemised bill.

6. Liquid damage

We will pay **you** up to the amount shown in the **Schedule of benefits** to repair or provide a replacement item for **your gadget** if it is damaged as a result of accidentally coming into contact with any liquid whilst on **your trip**.

7. Accessories

If **your** claim for **your gadget** is approved, **we** will replace any **accessories** that were **accidentally lost**, stolen or accidentally damaged at the same time as **your gadget** up to the amount shown in the **schedule of benefits**.

If **we** replace **your gadget** with a different make or model and this means that **you** can no longer use **your** existing **accessories**, **we** will replace them too, up to the amount shown in the **schedule of benefits**.

What is not covered – applicable to section C

1. The amount of the **excess** shown in the **Schedule of benefits**.
2. Any claims for theft:
 - a) from any motor vehicle where **you** or someone acting on **your** behalf is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors have been closed and locked and all security systems have been activated. A copy of the receipt for any repairs made following the damage caused in gaining entry to the locked vehicle must be supplied with any claim.
 - b) from any **unattended** building or premises (including **your accommodation**) unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the receipt for any repairs made for such damage must be supplied with any claim.
 - c) when away from **your accommodation**, or when in **your accommodation** with invited guests or other people; unless the **gadget** is concealed on or about **your** person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer).
 - d) where **your gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the event giving rise to a claim under this insurance.
 - e) where the **gadget** has been left **unattended** when it is away from **your accommodation** (including being in luggage during transit).
 - f) where all available **precautions** have not been taken to prevent theft.
3. Any claims for loss or damage:
 - a) caused by:
 - i) **you** deliberately damaging the **gadget**.
 - ii) **you** not following the manufacturer's instructions.
 - iii) the use of non-manufacturer approved **accessories**.
 - b) where all available **precautions** have not been taken to prevent loss or damage.
4. Any claims for:
 - a) routine servicing, inspection, maintenance or cleaning.
 - b) loss caused by a manufacturer's defect or recall of the **gadget**.
 - c) repairs carried out by persons not authorised by **us**.
 - d) liquid damage to **your gadget** where the event causing the need to claim involved **you** taking **your gadgets** on a boat, other water vessels, or whilst taking part in water activities.
 - e) wear and tear or gradual deterioration of performance.

- f) cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance;
5. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
6. Any loss of a SIM (subscriber identity module) card.
7. Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**, unless relating to unauthorised call/text/data use for **your** mobile phone.
8. Loss of or damage to **accessories** that were not attached to **your gadget** at the time of the incident.
9. Any claim for a **gadget** where **evidence of ownership** and **proof of usage** cannot be provided or evidenced.
10. Any claim for **accidental loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place **you** last had **your gadget**.
11. Any claim for any **gadget** that was purchased as second hand or used, that is not a refurbished **gadget**, sold with a minimum 12 month warranty.
12. Reconnection costs or subscription fees of any kind.
13. Any loss of or damage to information or data or software contained in or stored on the **gadget** whether arising as a result of a claim paid by this insurance or otherwise.
14. Any costs or expenses that are recoverable from any party; under the terms of any other contract, guarantee, warranty or insurance.
15. Any indirect loss or damage resulting from the event which caused the claim under this policy.
16. Any liability of whatsoever nature arising from ownership or use of the **gadget**, including any **illness** or injury resulting from such ownership or use.
17. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.
18. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction.

You should also refer to the:

- 'General conditions applicable to the whole policy' section on pages 9 & 10, and
- 'What is not covered – applicable to all sections of the policy' on pages 13 & 14.

How to make a claim under Section C

Who to contact

To make a claim, please call the **Claims administrators** on 0345 0744828.

Lines are open between 8:00am and 5:30pm Monday to Friday.

Alternatively, please send an email to **gadgetclaims@davies-group.com**

Or write to:
Davies Group Limited,
Unit 8
Fulwood Business Park
Caxton Road
Preston
PR2 9NZ

Calls may be recorded for training, compliance and fraud prevention purposes.
Claims conditions

1. **You** must notify the **claim administrators** as soon as possible, but ideally within 48 hours of **your** return to the **UK**.
2. **You** must report the theft or **accidental loss** of any **gadget**, within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset.
3. **You** must report the theft or loss of any **gadgets** to the Police within 48 hours of discovery and obtain a crime reference number in support of a theft claim and a lost property number in support of an **accidental loss** claim.

Please note: Any delay in reporting an incident to the **claim administrators**, **your** Airtime Provider or the Police may invalidate **your** right to claim under the policy.

4. **You** must provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss, including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these Insurers.
5. If **we** replace **your gadget(s)** the damaged or lost item becomes **our** property. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

Claims settlement

1. The intention of this policy is to put **you** back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy. If the **gadget** cannot be replaced with an identical **gadget** of the same age and condition, **we** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **gadget**. **We** cannot guarantee that the replacement **gadget** will be the same colour as the original item.
2. Repairs will take place on **your** return to the **UK** and will be carried out using readily available parts. Where possible **we** will use original parts, but in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions.
3. In the event of a valid claim resulting in the replacement of the **gadget**, this policy will automatically cover the replacement **gadget**.
4. All blocks must be removed from **your gadget** before being sent for repair. This includes any personal pin locks or operator specific security blocks, including Find My iPhone. Failure to do so will result in **your** claim being delayed, and/or, **your gadget** being returned to **you**.

Fraudulent acts

If **you** or anyone acting on **your** behalf knowingly commit a fraudulent act or submit a fraudulent document or make a fraudulent statement or exaggerate any claim made under this section of cover, **we** will not pay the claim and cover under this section of cover will cease immediately. **You** will not be entitled to any refund of premium.

We will process **your** claim under the terms and conditions of this section of cover based on the first reason notified to **us** for the claim. If **your** claim is not covered and **you** then submit a claim having changed the circumstances of the loss or damage **we** consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

Data protection

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, policy administration, claims handling, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **our** website privacy notice (see below).

We collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in **our** legitimate interests in managing **our** business and providing **our** products and services.

These activities may include:

- a. use of sensitive information about **you**, in order to evaluate **your** claim and provide other services as described in this policy,
- b. disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with an insurance gadget cover claims service, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c. monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d. obtaining and storing any relevant and appropriate evidence of the condition of the property subject of the **gadget** claim, which **you** have provided for the purpose of validating **your** claim; and
- e. sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). Marketing activities may include matching **your** data with information from public sources, in order to send **you** relevant communications. **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the **UK** and both within and outside of the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using **our** services, **you** acknowledge that **we** may use **your** personal data, and consent to **our** use of sensitive information, as described above. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

You are entitled on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how **we** use **your** data (as set out in **our** website privacy notice – see below). Please let **us** know if **you** think any information **we** hold about **you** is inaccurate, so that **we** can correct it.

If **you want** to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **our** use of **your** data, please write to **us** at:

Data Protection Officer, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from **us** on request.

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.

For complaints relating to sections A to B20.5 of this insurance:

1. If **your** complaint relates to a claim on **your** policy or the Emergency and Medical assistance provided, please contact the Customer Insights Manager by telephone, mail or email at:

Customer Insights Manager
1 Tower View
Kings Hill
West Malling
ME19 4UY

Telephone 020 3829 6604 or by email to complaints@policyholderclaims.co.uk

2. If **your** complaint relates to the sale of **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 0345 373 0253 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
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

For complaints relating to section C insurance – Optional Gadget cover:

1. If **your** complaint relates to a claim, please direct it to:

The Customer Services Director,
Davies Group Limited,
Unit 8
Fulwood Business Park
Caxtion Road
Preston
PR2 9NZ

Email: gadgetcomplaints@davies-group.com
Telephone: 0345 0744788

2. If **your** complaint relates to the sale of **your** policy, please direct it to:

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

Tel: 0345 373 0253
Email: 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

We will make every effort to resolve **your** complaint immediately. If **we** cannot resolve **your** complaint by the end of the next working day, **we** will acknowledge **your** complaint within 5 days of receipt and will do **our** best to resolve the problem within four weeks, by sending **you** a final response letter.

If **we** are unable to resolve **your** complaint in this time, **we** will write to advise **you** of progress and will endeavour to resolve **your** complaint within the following four weeks.

If **you** are still dissatisfied after receiving **our** final response letter, **you** may refer **your** complaint to the Financial Ombudsman Service at the following address:

The Financial Ombudsman Service
Exchange Tower
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

You have the right of referral within six months of the date of **your** final response letter. Whilst **we** and **our** UK service providers are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure above does not affect **your** right to take legal action.



Sales & Customer Service
0345 373 0253

Medical Emergency
+44 (0) 20 3829 3836
See page 16 for full details

Claims
020 3829 3828

explorerinsurance.co.uk

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FCA Firm Reference Number 583108.