



**IF YOU NEED EMERGENCY MEDICAL ATTENTION ABROAD OR NEED TO CUT SHORT YOUR TRIP
CONTACT THE ASSISTANCE TEAM ON +44 203 829 6684**



Standard Cover

Single and Annual Multi Trip Policies

Single Trip Master policy number – RTBOK40148 – 01 B
Multi Trip Master policy number – RTBOK40148 – 02 B

This policy is for residents of the United Kingdom,
the Channel Islands and British Forces Posted Overseas only
For policies issued from 07/07/2021 to 30/11/2021

This policy was not designed to cover known or public events. As such, except for Section B6 Emergency Medical Expenses - there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARS-COV-2 or any pandemic or fear or threat of any of these.

OK To Travel Ltd is an Appointed Representative of Freedom Insurance Services Ltd, authorised and regulated by the Financial Conduct Authority: FRN 306536.

Contact Us:

Emergency Medical Assistance:
+44 203 829 6684

Claims:
+44 (0) 203 829 6683 or
claims@policyholderclaims.co.uk

Contact OK To Travel:
01223 446 920 or
operations@oktotravelinsurance.co.uk



Summary Table

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About this policy



PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so, there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

- The policy is a legal contract between you and us, and is subject to the exclusive jurisdiction of the courts of your home country. **We** will settle all claims under the home country's law and all our correspondence with you will be in English.
- No alterations and/or additions to the printed terms and conditions of your policy are valid unless made in writing by **us**.
- The policy document comprises of separate sections that state what events you are covered for and any applicable limits, conditions and exclusions. If your circumstances do not fit those described, then there is no cover in place. Only events that happen during the **period of insurance** and for which the appropriate premium has been paid will be considered.
- The policy is based on indemnity, and will only respond to unexpected and unforeseeable events.
- You are expected to take reasonable care of yourself and your possessions, and act as if uninsured at all times. **We** will not consider claims that have arisen due to reckless behaviour or feature inflated costs.
- You must supply us with all the documents and information **we** may reasonably need, and not pay or agree to pay costs that another party is seeking to claim from you that **we** have not authorised.
- **We** may take over and deal with, in your name, the defence/settlement of any claim made under the policy; and take proceedings in your name, but at **our** expense, against the responsible party to recover, for **our** benefit, the amount of any payment made under the policy.
- **We** will only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and you will provide details of such other insurance.
- **We** will not pay medical costs in excess of customary and reasonable levels of charging.
- You are covered for a stopover of no more than 72 hours in total outside of your selected geographical area, or 20% of the total trip duration, whichever is the lesser.
- **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.

Important meanings in this section:

period of insurance - the trip dates shown on the insurance schedule or if the policy is multi-trip, a trip that does not exceed the stated limit.

home country - either the United Kingdom, the Channel Islands or Isle of Man.

we/our/us – White Horse Insurance Ireland dac.

IMPORTANT – Please read carefully

This insurance will only be valid if, at the time you bought the policy, everyone named on the insurance schedule:

1. is a resident of the United Kingdom, Channel Islands, Isle of Man or **BFPO** and has not spent more than 6 months abroad in the 12 months prior to buying this policy.
2. is not already **abroad** when the **trip** starts.
3. is taking a **trip** which starts and ends in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
4. will be travelling within the **period of insurance** unless we have been asked, and agreed, to extend the policy and confirmed this in writing.
5. has told **us** about any **existing medical conditions** and/or prescribed medications and received confirmation that we will provide cover for them.
6. are not waiting to have a medical investigation or the results of any tests unless these relate to an **existing medical condition** you have already told **us** about.
7. will tell **us** about any changes to their health that occur between the date the policy is purchased and the date the **trip** starts and will not travel if they may need to seek medical treatment during the **trip**.
8. is not travelling for less than 2 days on any one trip within your **home country**.
9. are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.
10. who is aged 17 years or under, must always be travelling with one of the named insured adults on the insurance schedule.
11. understands that any **trip abroad** must be for a minimum of 2 days.
12. is aware 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 where 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.
13. is aware there is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section B6 Emergency Medical Expenses. This will only apply if you did not travel against the published advice of the FCDO, any local government, local authority or WHO.

Other important points to note if you have purchased a multi-trip policy:

- The maximum time you can be **abroad** on a **trip** is 31 days, unless you have paid an additional premium to cover longer trips, and **we** have confirmed this to you in writing.

Important meanings in this section:

abroad – anywhere outside of your **home country**.

BFPO – British Forces Posted Overseas.

existing medical condition – 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.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

period of insurance - the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

trip – travel during the period of insurance.

we/our/us – White Horse Insurance Ireland dac.

What you should do if you need out-patient treatment or treatment for a minor injury or illness



PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if 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 EQUIVILANT OF 999

Customer 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 the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities. If you would like to know more about our approach to receiving the 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 are strongly advised to show your EHIC.

In Australia – you are strongly advised to 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) 203 829 6684**

WHAT TO DO IF YOU HAVE A MEDICAL EMERGENCY WHILE YOU ARE AWAY



PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so, there is no cover for any medical expenses incurred in private facilities if 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) 203 829 6684

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 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 larger/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.
- 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.
- 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.

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 which 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.

Your important contact numbers

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD

You should first call an ambulance using the local equivalent of a **999** number

If you are travelling within the EU you should dial **112**

You should then when possible, contact the-assistance team

which is available 24 hours a day, all year round on:

+44 (0) 203 829 6684

Or email: operations@emergencyassistance.co.uk

TO MAKE A CLAIM

please contact us as soon as possible – please keep copies of all information you send us

Travel Claims Sections B1-B2, B4-13, B15-B20	Gadget Claims Section B14	End Supplier Failure Claims Sections A1 and B3
<p>Please visit www.policyholderclaims.co.uk You can also email claims@policyholderclaims.co.uk or call: + 44 (0) 203 829 6683 Open 8am – 8pm Weekdays, 9am – 1pm Saturdays</p>	<p>For all gadget claims please contact: Taurus Insurance Services Ltd Suite 2209-2217, Eurotowers, Europort Road, Gibraltar, GX11 1AA Or visit: https://tiga.taurus.claims/#/home or call: 0330 041 2864 Open 9am-5pm Weekdays only</p>	<p>Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to: IPP Claims, Sedgwick, Oakleigh House 14-15 Park Place Cardiff CF10 3DQ, United Kingdom You can also email: insolvency-claims@ipplondon.co.uk or call: +44 (0)345 266 1872 Open 9am-5pm Weekdays only</p>

FOR LEGAL ADVICE

please contact Penningtons Manches LLP on **0345 241 1875. Open 8.30am - 7.00pm Weekdays**

TO ASK A QUESTION OR AMEND YOUR POLICY

To amend or cancel your policy please visit: www.oktotravelinsurance.co.uk

Or please call us on: **01223 446 920**

Open 8.30am - 5.30pm Monday – Friday, 9am – 5pm Saturday

For all other queries please email: operations@oktotravelinsurance.co.uk

Your health – When buying the policy and for the duration of the policy

Within the last 2 years, have you or anyone named on the policy:

- been prescribed medication, or received treatment or attended a medical practitioner's surgery?
- attended a hospital or clinic as an out-patient or in-patient?

Have you or anyone named on the policy:

- been currently put on a waiting list for treatment or investigation?
- been given a terminal prognosis?

If the answer is **YES** to any of the above you must declare them to us; **you cannot choose what you declare and what you don't**.

We need to understand your health as a whole to be able to assess the risk you present in the lead up to your trip and while you are travelling. If any of the above apply to you and you do not declare them, any claim you make whether it is related or not, may only be paid in part or declined altogether.

Similarly, if there is a **CHANGE IN YOUR HEALTH BEFORE YOUR TRAVEL**, such as new or increased medication, any referral for tests or a specialist appointment, or a new diagnosis/course of treatment, you must tell us or again any claim you make whether it is related or not, may only be paid in part or declined altogether.

If we feel that anything you tell us might increase the risk and chance of a claim, we may ask you to pay an additional premium, apply an increased excess, change the policy terms or withdraw cover altogether.

To declare an existing condition(s) or a change in health please call us on: 01223 446 920 Mon-Fri 8:30am-5:30pm, Sat 9:00am-5:30pm, Closed Bank Holidays

Should your medical situation change before you travel, and we are unable to provide cover, we will either allow you to make a claim for cancellation or, for **single trip policies** we will refund 50% of the total policy premium you have paid, and for **multi-trip policies** we will refund 1/12th of the total policy premium you have paid for each full calendar month remaining on the policy.

Cancellation of the policy

If the policy does not meet your needs	If you ask us to cancel the policy after 14 days	When we might cancel your policy
<p>If you find that the terms and conditions of the policy do not meet your needs and you no longer wish to be covered by the policy, you must tell us within 14 days of purchasing the policy.</p> <ul style="list-style-type: none"> • we will refund your premium in full provided you have not travelled or claimed, or intend to claim, on the policy. 	<p>We will consider a partial refund should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to claim, on the policy.</p> <p>Single Trip Policies – If we agree to a refund, then we will refund 50% of the total policy premium you have paid.</p> <p>Multi-Trip Policies – If we agree to a refund, we will refund 1/12th of the total policy premium you have paid for each full calendar month remaining on the policy.</p>	<p>We reserve the right to give 7 days' notice of cancellation of this policy, without a refund, by recorded delivery to you at your last known address in the event of the following circumstances:</p> <ul style="list-style-type: none"> • fraud or suspected fraud; • misleading information or deliberate misrepresentation; • abusive behaviour to our staff.

Cover Table

This table shows you what cover may be available under this insurance policy and is subject to the terms, conditions and exclusions already mentioned and detailed in the individual policy sections. **Please be aware** that if your circumstances do not fit those described, then there is no cover in place.

The amounts shown under **'We will pay up to'** are the maximum amounts payable under each policy section for each insured person.

Please note: Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits.

The **'Deductible amount'** (sometimes called an excess) is the amount that will be deducted from your claim for each insured person.

Summary of Cover			We will pay up to	Deductible amount
Page No.	Your pre-travel policy – Cancellation	Section		
11-12	If your end supplier fails financially before you leave home	A1	£5,000	Nil
Page No.	Your travel policy – Trip Disruption	Section		
15-16	If your departure is delayed 12 hours or more	B1	£100	Nil
17-18	If you miss your departure	B2	£500	Nil
19-20	If your end supplier fails financially when you are away	B3	£5,000	Nil
21-22	If a natural disaster occurs during your trip	B4	£1,000	Nil
23-24	If you need additional pet care due to a delay on your return journey	B5	£500	Nil
Page No.	Your travel policy – Medical & Curtailment	Section		
25-26	If you need emergency medical treatment abroad	B6	£10,000,000	£500
27-28	If you need to be brought home	B7	£200,000	Nil
29-30	If you incur additional medical expenses	B8	£750	Nil
31-32	If you are buried or cremated abroad	B9	£1,500	£70
33-34	If you are admitted to a public hospital	B10	£1,000	Nil
Page No.	Your travel policy – Possessions	Section		
35-36	If your mobility equipment is lost, stolen or accidentally damaged	B11	£2,500	Nil
37-38	If your checked-in baggage is delayed	B12	£100	Nil
39-40	If your valuables are lost, stolen or accidentally damaged	B13	£250	£70
41-42	If your gadgets are lost, stolen or accidentally damaged	B14	£1,500	£70
43-44	If your other possessions are lost, stolen or accidentally damaged	B15	£2,000	£70
45-46	If your cash is lost or stolen	B16	£400	Nil
47-48	If you need emergency travel documents	B17	£300	Nil
Page No.	Your travel policy – Legal & Personal Accident	Section		
49-50	If you need legal advice	B18	£20,000	£100
51-52	If you are killed, injured or disabled following an accident	B19	£15,000	Nil
53-54	If you are held legally liable for injury or damage	B20	£2,000,000	Nil

YOUR PRE-TRAVEL POLICY – Section A1

Your pre-travel policy starts from the date of cover shown on your insurance schedule, and ends when you leave home in the United Kingdom, Channel Islands, Isle of Man or BFPO to start your **trip**.

On multi-trip policies, cover starts on the chosen starting date and cancellation cover is not in force until that date. Cover for future **trips** within the **period of insurance** start from the date of booking.

Please Note: If your circumstances do not fit those described, then there is no cover in place.

Please be aware that we expect you to:

- **Co-operate** with us to provide any information or documentation we may reasonably require to enable us to verify and process your claim;
- Have declared all your **existing medical conditions** to us. If you need to declare, please call 01223 446 920.

Important notice regarding the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

You will not be covered for any **directly or indirectly related claims** arising from the health of a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with if at the time your policy was issued you were aware they had health problems that were likely to significantly worsen during the **period of insurance**.

Important meanings in this section:

close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.

co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.

directly or indirectly related claims – a medical problem that is more likely to happen because of another medical problem they already have.

existing medical condition – 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 member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

travel companion – 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 – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

If your end supplier fails financially before you leave home – Section A1

If this happened:

During the **period of insurance**, you had to cancel your **trip** because of the **financial failure** of the **end supplier** of the travel arrangements which do not form part of a **package holiday**.

PLEASE NOTE: This section of your policy is administered by International Passenger Protection Limited and is underwritten by Liberty Mutual Insurance Europe SE.

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to:

IPP Claims at Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff, CF10 3DQ, United Kingdom.

You can also email: insolvency-claims@ipplondon.co.uk
or visit the website: www.ipplondon.co.uk/claims.asp

Or you can call: **+44 (0) 345 266 1872**

Please quote your policy number, travel insurance policy name and reference EFSI V2-20.

Open 9am-5pm Weekdays Only.

This is what we will do:

We will pay up to

£5,000

for your share of any irrecoverable loss that is directly related to your trip, which you cannot get back from anyone else.

There is no **deductible** amount for this section



But we won't do anything if:

- you ask **us** to pay for travel or accommodation that was not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure;
- you ask **us** to pay for the **financial failure** of any **end supplier** which was, or which any prospect of **financial failure** was, known by you or widely known publicly at the date you purchased this policy;
- you ask **us** to pay for any loss or part of a loss which at the time the loss happened was insured or guaranteed by any other existing policy, policies, bond, or was capable of recovery under Section 75 of the Consumer Credit Act or from any bank or card issuers or any other legal means;
- you ask **us** to pay for the **financial failure** of any travel agent, **tour organiser**, booking agent or consolidator with whom you had booked travel or accommodation;
- you ask **us** to pay for any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre-booked hotel following the **financial failure** of an airline.
- you do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

end supplier – the company that owns or operates the following services:
scheduled airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions.

financial failure – means the **end supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

irrecoverable loss – deposits and charges paid by you for your **trip** which are not recoverable from any other source such as, but not limited to, insurance policies or financial bonds and guarantees provided by the **end supplier** or another insurance company or a government agency or a travel agent or credit card company.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour organiser** and therefore falls within the Package Travel Regulations.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit.

scheduled airline – an airline upon whom your **trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a **package holiday** arranged by a **tour organiser**.

tour organiser(s) – any individual or company which sells a **package holiday**.

trip - travel during the **period of insurance**.

we/our/us – Liberty Mutual Insurance Europe SE.

YOUR TRAVEL POLICY – Sections B1 – B20

Your travel policy starts when you leave home to start your **trip** and ends when you return home, or you are taken to a hospital, nursing home or funeral director in the United Kingdom, Isle of Man or the Channel Islands.

For **single trip policies**, no further trips are covered.

For **multi-trip policies** further **trips** within the **period of insurance** are covered.

Please Note: If your circumstances do not fit those described, then there is no cover in place.

Please be aware that we expect you to:

- take reasonable care of yourself and your possessions, and act as if uninsured at all times. **We** will not consider claims that have arisen due to reckless behaviour or feature inflated costs;
- **co-operate** with **us** to provide any information or documentation **we** may reasonably require to enable **us** to verify and process your claim;
- not accept liability for any injury or damage you might cause to a third party or their property;
have declared all your **existing medical conditions** or any change in health to **us**. If you need to declare, please call 01223 446 920
- to contact the assistance team before attending a private medical facility or if you require emergency medical treatment.

Important notice regarding the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

You will not be covered for any **directly or indirectly related claims** arising from the health of a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with if at the time your policy was issued you were aware they had health problems that were likely to significantly worsen during the **period of insurance**.

Important meanings in this section:

close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

directly or indirectly related claims – a medical problem that is more likely to happen because of another medical problem they already have.

existing medical condition – 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 member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

travel companion – 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 – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

Ready to go?

So, you're all packed and just about ready to go. We have included a check list to help ensure that you haven't forgotten anything!

- **Check that your travel insurance covers the whole duration of your trip and any activities that you plan on trying.**
- **Check your travel documents:**
 - Is your passport up to date, and is it valid for a least 6 months after the date you are due to come home?
 - Make two photocopies of your passport, tickets and travel insurance documents and leave one set at home (maybe let family/friends know where they are kept in case of an emergency). Take the other set with you but keep them separate from the originals.
 - Make sure you have important contact numbers in your phone just in case.
- **Check with your GP to ensure that you have had any necessary vaccinations and/or medications.**
- **Know your destination:**
 - It is always worth checking out any local laws and customs before you get there.
 - Pack a guide book.
 - Check the Foreign, Commonwealth & Development Office (FCDO) website www.gov.uk/fcdo
- **Tell family/friends about your trip and make sure they know where you are going and how to get hold of you in an emergency.**
- **When you are abroad:**
 - Make sure your travel documents, passport, money and insurance documents are kept in a safe place.
 - Stick to safe filtered water and keep yourself well hydrated when you are out in the sun.
 - Always wear protective sunscreen when you are out and about, even if you are on the ski slopes! (but make sure the one you buy doesn't contain the chemical Oxybenzone as it bleaches the sea coral).
 - Check out local information in your guidebook or online so that you are aware of any local holidays and nearby public medical facilities.
 - It is always a good idea to keep all your receipts just in case you need them for future reference.

If you are delayed – Section B1

If this happened:

Your departure from your **international departure point** was delayed by more than **12 hours** after your **scheduled departure time** because of a disruption to your **transport providers'** service.

This is what we will do:

We will pay you

£20

for each full **12-hour** period that you are delayed up to a maximum of

£100

There is no **deductible** amount for this section



But we won't do anything if:

- your departure was delayed due to a **known event** at the time you purchased this policy;
- you cannot provide **us** with a written report from the **transport provider** confirming the reason for, and the length of the delay;
- you do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

international departure point – any airport, international rail terminal or port from which you leave a country having passed through passport control.

known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

scheduled departure time – the time when you were meant to leave your

international departure point as shown in your itinerary or published timetable.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

we/our/us – White Horse Insurance Ireland dac.

If you miss your departure – Section B2

If this happened:

Despite having taken **reasonable steps**, you did not reach your **international departure point** in time to check-in because:

- **public transport services** you were using or intended to use were cancelled or delayed due to unforeseen strike, industrial action, mechanical failure or adverse weather conditions;
- the vehicle in which you were travelling was involved in an accident, stuck in traffic, affected by road closure or broken down

which meant that you missed your **transport providers'** service.

This is what we will do:

We will pay you up to

£500

towards the costs that you had to pay for alternative transport and accommodation arrangements in order to reach your **trip destination**.

There is no **deductible** amount for this section



But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you did not take all **reasonable steps** to ensure that you checked-in/arrived at your boarding gate on time in accordance with your **transport providers'** instructions;
- you are claiming for a missed connection, and you did not allow a minimum of **2 hours** within your itinerary to enable you to make your **onward connection** given the normal operation of your **transport providers'** service from your **international departure point**;
- the **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- you missed your **transport providers'** service due to a **known event**;
- you are unable to provide **us** with the information we may reasonably require to confirm the reason you missed your **transport providers'** service;
- you cannot provide **us** with receipts for any additional expenditure;
- you do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claim's settlement in respect of each **person** making a claim.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

international departure point – any airport, international rail terminal or port from which you leave a country having passed through passport control.

known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

onward connection – a connecting flight, sailing or train which you take within 12 hours after you have left your **international departure point**, which enables you to continue with the next stage of your **trip** as shown on your itinerary.

public transport services – buses, coaches, domestic flights or trains that run to a published scheduled timetable.

reasonable steps – ensuring that you have allowed an additional 30 minutes travelling time on top of the time it would take to travel to your **international departure point** given normal traffic and weather conditions.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip destination – inside or outside your **home country** which is your final ticketed destination.

we/our/us – White Horse Insurance Ireland dac.

If your end supplier fails financially when you are away – Section B3

If this happened:

During your **trip**, the **end supplier** of the travel arrangements which do not form part of a **package holiday** suffered **financial failure**.

PLEASE NOTE: This section of your policy is administered by International Passenger Protection Limited and is underwritten by Liberty Mutual Insurance Europe SE.

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to:

IPP Claims at Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff, CF10 3DQ, United Kingdom.

You can also email: insolvency-claims@ipplondon.co.uk
or visit the website: www.ipplondon.co.uk/claims.asp

Or you can call: +44 (0) 345 266 1872

Please quote your policy number, travel insurance policy name and reference EFSI V2-20:

Open 9am-5pm Weekdays Only.

This is what we will do:

We will pay up to

£5,000

towards the costs incurred in replacing that part of the travel arrangements to a similar standard as enjoyed prior to the curtailment of the travel arrangements

There is no **deductible** amount for this section



But we won't do anything if:

- you ask **us** to pay for travel or accommodation that was not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure;
- you ask **us** to pay for the **financial failure** of any **end supplier** which was, or which any prospect of **financial failure** was, known by you or widely known publicly at the date you purchased this policy;
- you ask **us** to pay for any loss or part of a loss which at the time the loss happened was insured or guaranteed by any other existing policy, policies, bond, or was capable of recovery under Section 75 of the Consumer Credit Act or from any bank or card issuers or any other legal means;
- you ask **us** to pay for the **financial failure** of any travel agent, **tour organiser**, booking agent or consolidator with whom you had booked travel or accommodation;
- you ask **us** to pay for any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre-booked hotel following the **financial failure** of an airline.
- you do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each **person** making a claim.

end supplier – the company that owns or operates the following services:

scheduled airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions.

financial failure – means the **end supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

mode of transport – **scheduled airline**, train (i.e. Eurostar and Eurotunnel), coach, ferry, Cruise Ship.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour organiser** and therefore falls within the Package Travel Regulations.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

scheduled airline – an airline upon whom your **trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a **package holiday** arranged by a **tour organiser**.

tour organiser(s) – any individual or company which sells a **package holiday**.

trip – travel during the **period of insurance**.

we/our/us – Liberty Mutual Insurance Europe SE.

If a natural disaster occurs during your trip – Section B4

If this happened:

You need alternative accommodation following a **natural disaster** during your trip.

This is what we will do:

We will pay you up to

£1,000

for the cost of travel and alternative accommodation that is to the same standard of those on your original booking.

There is no **deductible** amount for this section



But we won't do anything if:

- you are unable to provide **us** with evidence of the necessity to make alternative travel arrangements;
- you are claiming due to a **known event**;
- your **trip** is formed as part of a **tour operators package holiday**;
- the **natural disaster** had already happened before you left **home**;
- you are claiming as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease including COVID-19;
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

natural disaster – fire, flood, earthquake, storm, lightening, explosion or hurricane.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour operator** and therefore falls within the Package Travel Regulations.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

tour operator – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

If you need additional pet care due to a delay on your return journey – Section B5

If this happened:

Your arrival in your **home country** was more than **12 hours** later than shown in your pre-booked itinerary due to circumstances beyond your control, or you were unable to return **home** due to a medical situation which meant you incurred additional kennel or cattery fees.

This is what we will do:

We will pay you

£20

for each full **12-hour** period that you are delayed on your return journey for additional pet care up to a maximum of

£500

There is no **deductible** amount for this section



But we won't do anything if:

- you were involved in, or the perpetrator of, any violent or drunken behaviour which caused your return journey to your **home country** to be delayed;
- you cannot provide evidence of your additional expenditure;
- you did not reach your **international departure point** in time for your pre-booked transport;
- you are unable to provide written confirmation from the **transport provider** showing the original booked arrival time, the actual arrival time and the reason for the delay;
- you are claiming as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease including COVID-19;
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

international departure point – any airport, international rail terminal or port from which you leave a country having passed through passport control.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

If you need emergency medical treatment abroad – Section B6

If this happened:

During your **trip abroad** you needed **emergency and necessary medical treatment** (including dental treatment for the immediate relief of pain).

PLEASE NOTE: This is a **travel insurance policy and not private medical insurance**; so, there is **no cover** for any medical expenses incurred in private facilities if medically capable public facilities are available.

PLEASE BE AWARE: This policy does not cover treatment due to, or a complication of, any health conditions as explained in 'Your health – when buying the policy and for the duration of the policy' on page 8, which you have not told **us** about and **we** have not agreed to cover in writing.

PLEASE NOTE: This policy excludes any costs incurred in respect of normal pregnancy or childbirth where you are between 29 and 40 weeks of the pregnancy.

PLEASE NOTE: **We** will liaise with your treating doctor(s) about your treatment plan and if required obtain a 'fit to fly' certificate.

PLEASE BE AWARE: If you have not purchased a return ticket, **we** will deduct the costs of an economy flight (based on the cost on the date you came **home**) from any costs **we** have incurred in returning you to your **home**.

This is what we will do:

We will pay you up to

£10,000,000

in respects of customary and reasonable fees or charges for **emergency and necessary medical treatment** that **we** have agreed to, as well as customary and reasonable fees or charges for:

- additional travel and accommodation costs if you are discharged from hospital but medically unable to return **home** immediately;
- costs for one other person to stay with you, or to travel to you from your **home country** and to accompany you **home**;
- travel costs to or from a hospital relating to your admission, discharge or attendance for **outpatient treatment**;
- travel costs to and from appointments, or for the collection of medication prescribed for you by the hospital, as well as the cost of additional food and drink, and the cost of telephone calls to **us**.

We will pay you up to

£300

for the emergency replacement of prescribed medication (including transport of it to you where medically necessary) following the accidental loss or theft of medication which you took with you on your **trip**.

We will pay up to

£350

emergency dental treatment only to treat sudden pain

The **deductible** amount for this section is **£500** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you cannot produce receipts for any additional expenses;
- you ask **us** to pay for any services or treatment that are considered to be routine, non-emergency or elective;
- you ask **us** to pay for any services or treatment that can reasonably wait until you return **home**;
- you ask **us** to pay for any services or treatment that you received in your **home country**;
- you ask **us** to pay for any services or treatment that you received after the date that **we**, in consultation with your treating doctor, told you that you could return **home**;
- you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- where **excessive alcohol consumption** was a contributory factor;
- you were driving or riding any **motorised vehicle** for which, you did not hold a **valid UK Driving Licence** and you failed to take **reasonable safety precautions**;
- any medical costs in excess of customary and reasonable levels of charging;
- any claim where you went against FCDO, government, local authority or medical advice relating to any infectious disease including Covid-19;
- any claim where the risk associated with bringing you **home** is greater than the risk of you remaining in resort or any claim where your return **home** would present unnecessary risk to other travellers;
- you knowingly put yourself at risk, unless you were trying to save your own or someone else's life;
- you were taking part in an **additional sports activity** and you had not paid the relevant additional premium;
- you do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of your **home country**.
additional sports activity – any sports or activity not listed on page 55.
BFPO – British Forces Posted Overseas.
co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claim's settlement in respect of each person making a claim.
emergency and necessary medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.
excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.
home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
home country – either the United Kingdom, the Channel Islands or Isle of Man.
motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.
outpatient treatment – treatment received which does not require admittance to a hospital.
period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.
reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.
trip – travel during the **period of insurance**.
valid UK Driving Licence – visit www.gov.uk/driving/licence-categories
we/our/us – White Horse Insurance Ireland dac.

If you need to be brought home – Section B7

If this happened:

As a result of **emergency and necessary medical treatment** during your **trip abroad we** decided that it was medically necessary for you to return **home** either before or after your **scheduled return date**, or you were unfortunate enough to suffer a serious accident, illness or injury during your **trip** which resulted in your death.

PLEASE NOTE: We will liaise with your treating doctor(s) about your treatment plan and if required obtain a 'fit to fly' certificate.

We will also liaise with you and advise on, and also put in place, suitable **repatriation** plans to get you **home** as soon as it is medically safe to do so in order to achieve your optimal recovery.

PLEASE BE AWARE: If you have not purchased a return ticket, **we** will deduct the costs of an economy flight (based on the cost on the date you came **home**) from any costs **we** have incurred in returning you to your **home**.

This is what we will do:

We will pay you up to

£200,000

for customary and reasonable costs that are medically necessary to enable us to return you to your **home** or nursing home, or to move you to the most suitable hospital in your **home country** as arranged by the assistance team;

We will pay you up to

£200,000

for customary and reasonable transportation costs, as arranged by the assistance team unless otherwise agreed by **us**, to return your body or ashes back to your **home**, a hospital or funeral directors in the United Kingdom or the Channel Islands.

There is no **deductible** amount for this section



But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of this policy;
- you ask **us** to pay the cost of bringing you **home** before **we** consider it clinically safe to do so and there is appropriate medical treatment available locally;
- you ask **us** to pay for any costs to which **we** have not agreed to;
- the risk associated with bringing you **home** is greater than the risk of you remaining in resort;
- your return **home** would present unnecessary risk to other travellers;
- you ask **us** to pay for the cost of travel to a standard higher than the class in which you were originally booked to return **home**, unless **we** agree and it is medically necessary;
- you ask **us** to pay for the cost of burial or cremation in your **home country**;
- you ask **us** to pay for **repatriation** costs which **we** have not agreed;
- you do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of your **home country**.

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

emergency and necessary medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

repatriation – returning you to your **home**, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.

scheduled return date – the date you intended to return **home** as shown on your travel tickets or travel itinerary.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

If you incur additional medical expenses – Section B8

If this happened:

During your **trip abroad** you incurred additional medical expenses.

PLEASE NOTE: This is a **travel insurance policy and not private medical insurance**; so, there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

PLEASE BE AWARE: This policy does not cover treatment due to, or a complication of, any health conditions as explained in 'Your health – when buying the policy and for the duration of the policy' on page 8, which you have not told **us** about and **we** have not agreed to cover in writing.

PLEASE NOTE: This policy excludes any costs incurred in respect of normal pregnancy or childbirth where you are between 29 and 40 weeks of the pregnancy.

This is what we will do:

We will pay you up to

£300

the travel and accommodation costs of another holiday to recuperate from your surgery within 3 months of your return to the UK, Channel Islands or **BFPO**.

We will pay you up to

£750

the costs, following injury or illness sustained on your trip, of a medical examination in the UK, Channel Islands or **BFPO** within 3 months of your return home from your **trip**.

We will pay you up to

£500

the necessary and reasonable costs of employing a home help or registered nanny if you are hospitalised or need to stay in bed at home immediately after being repatriated on the advice of a registered medical practitioner.

We will pay you up to

£500

the necessary and reasonable costs of cosmetic surgery as recommended by a medical practitioner to correct damage to your soft facial tissue caused by an accident sustained on your **trip**.

There is no **deductible** amount for this section



But we won't do anything if:

- you are claiming for any travel and accommodation costs on behalf of a second person.
- you are claiming for any medical examination not linked directly to an injury or illness occurring on your **trip**.
- you are claiming any costs if you needed home help or a registered nanny before you began your **trip**.
- you are claiming any cosmetic surgery which has not been recommended by a medical practitioner, or has not been agreed by **us**
- any cosmetic surgery not directly linked to an injury or illness occurring on your **trip**.
- there has been any claim that has not involved a minimum of 5 days in-patient public hospital stay following surgery.
- you do not have a valid claim under "if you need emergency medical treatment abroad"
- you were taking part in an **additional sports activity** and you had not paid the relevant additional premium;
- you went against FCDO, government, local authority or medical advice relating to any infectious disease including COVID-19;
- where **excessive alcohol consumption** was a contributory factor;
- you were driving or riding any **motorised vehicle** for which, you did not hold a **valid UK Driving Licence** and you failed to take **reasonable safety precautions**;
- you knowingly put yourself at risk, unless you were trying to save your own or someone else's life;
- you do you **co-operate** with **us**

Important meanings in this section

abroad – anywhere outside of your **home country**.
additional sports activity – any sports or activity not listed on page 55.
BFPO – British Forces Posted Overseas.
co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claim's settlement in respect of **each person** making a claim.
excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.
home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
home country – either the United Kingdom, the Channel Islands or Isle of Man.
motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.
outpatient treatment – treatment received which does not require admittance to a hospital.
period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.
reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.
trip – travel during the **period of insurance**.
valid UK Driving Licence – visit www.gov.uk/driving/licence-categories
we/our/us – White Horse Insurance Ireland dac

If you are buried or cremated abroad – Section B9

If this happened:

You were unfortunate enough to suffer a serious accident, illness or injury during your **trip abroad** which resulted in your death, and you were buried or cremated **abroad**.

This is what we will do:

We will pay your estate or the executors/administrators of your estate up to

£1,500

towards the costs of your burial or cremation **abroad**.

There is no **deductible** amount for this section



But we won't do anything if:

- there has not been a valid claim under the 'if you need emergency medical treatment abroad' section of this policy;
- your estate or the executors/administrators of your estate:
 - have not paid the **deductible** or accept that it will be deducted from any settlement;
 - ask **us** to pay for the costs of burial or cremation in your **home country**;
 - do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of your **home country**.

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

scheduled return date – the date you intended to return **home** as shown on your travel tickets or travel itinerary.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac

If you are admitted to a public hospital – Section B10

If this happened:

During your **trip abroad**, you were admitted to a public hospital as an **inpatient for emergency and necessary medical treatment**.

PLEASE NOTE: This is a **travel insurance policy and not private medical insurance**; so, there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

This is what we will do:

We will pay you

£25

for each full **24-hour** period that you are in a public hospital up to a maximum of

£1,000

PLEASE NOTE: This payment is in addition to any emergency medical expenses **we** may have agreed to pay under the section called 'If you need emergency medical treatment abroad'.

There is no **deductible** amount for this section



But we won't do anything if:

- you do not have a valid claim under the '*If you need emergency medical treatment abroad*' section of this policy;
- you remained an **inpatient** after the date **we**, in consultation with your treating doctor, told you that you could return **home** or be safely discharged to your **trip** accommodation until you were fit to return **home**;
- you do not **co-operate** with us.

Important meanings in this section

abroad – anywhere outside of your **home country**.

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

emergency and necessary medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

in-patient – being admitted to a hospital for a period of 24 hours or more.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

If your mobility equipment is lost, stolen or accidentally damaged – Section B11

If this happened:

Despite having taken **precautions** your mobility equipment was lost stolen or accidentally damaged.

This is what we will do:

We will pay you up to

£2,500

for either;

the cost of repairing items that are damaged whilst on your **trip**, up to the limit shown, less an allowance for age, wear and tear.

or

up to the limit shown, less an allowance for age, wear and tear, to cover mobility and disability equipment that is stolen, permanently lost or destroyed whilst on your **trip**.

There is no **deductible** amount for this section



But we won't do anything if:

- the equipment was not brought with you from your home country at your own cost and you have complied with the carrier's conditions of carriage.
- you did not notify the loss or theft to the police, your **transport provider** or tour operators' representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- the equipment was left **unattended**, unless they were locked in a safe or safety deposit box or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry
- you are claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin.
- you left your equipment **unattended** away from your holiday or **trip** accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless entry was gained by violent and forcible means.
- you do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

evidence of ownership – a document to evidence that the item(s) you are claiming for belong to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their other possessions.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

we/our/us – White Horse Insurance Ireland dac.

If your checked-in baggage is delayed – Section B12

If this happened:

Your **checked-in baggage** did not arrive at your **trip destination** within **12 hours** of your arrival because it was misplaced by your **transport provider**.

This is what we will do:

We will pay you up to

£100

for the purchase of **essential items** if you are without your **checked-in baggage** for more than **12 hours**.

There is no **deductible** amount for this section



But we won't do anything if:

- you are unable to provide **us** with evidence from your **transport provider** or their handling agents confirming that your **checked-in baggage** was delayed and the date and time it was returned to you;
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

essential items – underwear, socks, toiletries, a change of clothing and baby formula/food.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip destination – the airport, international rail terminal or port outside your **home country**, which is your final ticketed destination.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

If your valuables are lost, stolen or accidentally damaged – Section B13

If this happened:

Despite having taken **precautions** your **valuables** were lost, stolen or accidentally damaged during your **trip**.

PLEASE NOTE: We define **valuables** as rings, watches (excluding smart watches), necklaces, earrings, bracelets, body jewellery, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

This is what we will do:

We will pay you up to

£250

in total for lost, stolen or accidentally damaged **valuables**.

The **deductible** amount for this section is **£70** per person, per incident



But we won't do anything if:

- your **valuables** were in your **checked-in baggage**;
- you did not notify the loss or theft to the police, your **transport provider** or tour operators' representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- you are claiming for items that have been damaged by age or wear and tear;
- the items were left **unattended**, unless they were locked in a safe or safety deposit box or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us.

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claim's settlement in respect of **each person** making a claim.

evidence of ownership – a document to evidence that the item(s) you are claiming for belong to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

gadget(s) – include; Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

pair or set – two or more items that are complementary or purchased as one item or used or worn together.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their **valuables**.

single article – any single item that is not part of a **pair or set**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

valuables – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

we/our/us – White Horse Insurance Ireland dac.

If your gadgets are lost, stolen or accidentally damaged – Section B14

If this happened:

Despite having taken **precautions** your **gadget(s)** was lost, stolen or accidentally damaged during your **trip**.

PLEASE NOTE: There is no monetary payment for a lost or stolen **gadget** under this policy. If your **gadget** is damaged you will have to submit it to us for inspection before it is repaired. If your **gadget** is lost or stolen, or if it cannot be repaired, we will do our best to replace it with a similar make and model, or the equivalent value taking into account the age and condition of the **gadget**.

PLEASE BE AWARE that this is not a new for old insurance policy, so the replacement may be a pre-owned, refurbished or re-manufactured (not brand new). Where replacement has been provided, the original item will become **our** property. All repairs are issued with a 3-month warranty, and all replacements are issued with a 12-month warranty – if you need to claim under the warranty you should contact **us**. If you existing **accessories** are not compatible with the replacement item that **we** have provided, **we** will cover the cost of replacing the **accessories**, on production of your **evidence of ownership** for these.

This is what we will do:

Provided your **gadget** meets the **eligibility criteria**, **we** will arrange for you gadget to be repaired or, if it cannot be repaired, replaced with a gadget of a similar age, make and model, up to a maximum of

£1,500

We will also pay you up to

£500

for the reimbursement of unauthorised call or data download, which you cannot recover from your network provider, if your mobile phone is accidentally lost or stolen whilst on your **trip** and is used fraudulently.

The **deductible** amount for this section is **£70** per person, per incident



But we won't do anything if:

- your **gadget** was in your **checked-in baggage**;
- your **gadget** falls outside our **eligibility criteria**;
- you did not report loss or theft to the local Police and obtain a written report within 24 hours of discovering the incident;
- your claim is for a mobile phone and you did not notify your service provider and ask them to blacklist your phone;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- you left your **gadget unattended** in a public place;
- your **gadget** was stolen from a motor vehicle or your **trip** accommodation, and you cannot provide evidence of unauthorised and/or forcible entry;
- you ask **us** to reimburse unauthorised calls or data if you did not report the loss or theft of your mobile phone to the service provider within 24 hours of discovery and you have not provided an itemised bill from your service provider;
- you ask **us** to pay for loss, theft of or accidental damage to **accessories** other than SIM or PCIMA cards which were in the **gadget** at the time of the loss, theft or damage;
- you do not **co-operate** with **us**.

Important meanings in this section

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

checked-in baggage - suitcases, holdalls/ rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

co-operate - provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

eligibility criteria - a **gadget** must be in good working order and in your possession when you start your **trip** and purchased as new in the UK, or, if purchased as refurbished, was purchased direct from the manufacturer/ network provider in the UK.

evidence of ownership - a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

gadget(s) - include; Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **gadgets**.

transport provider - Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip - travel during the **period of insurance**.

unattended - neither on your person or within your sight and reach.

we/our/us – White Horse Insurance Ireland dac.

If your other possessions are lost, stolen or accidentally damaged – Section B15

If this happened:

Despite having taken **precautions** your other possessions, which were not **gadgets** or **valuables**, were lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

We will pay you up to

£2,000

in total for lost, stolen or accidentally damaged other possessions after a deduction for wear and tear, however the most we will pay for any **single article, pair or set** is

£250

The **deductible** amount for this section is **£70** per person, per incident



But we won't do anything if:

- you did not notify the loss or theft to the police, your **transport provider** or tour operators' representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- you are claiming for items that have been damaged by age or wear and tear;
- any possessions were left **unattended** (other than in **checked-in baggage**) away from your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you are claiming for loss, theft or damage to any item of sports equipment;
- you do not **co-operate** with us.

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claim's settlement in respect of **each person** making a claim.

evidence of ownership – a document to evidence that the item(s) you are claiming for belong to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

gadget(s) – include; Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

pair or set – two or more items that are complementary or purchased as one item or used or worn together.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their other possessions.

single article – any single item that is not part of a **pair or set**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

valuables – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

we/our/us – White Horse Insurance Ireland dac.

If your cash is lost or stolen – Section B16

If this happened:

Despite having taken **precautions** your **cash** was lost or stolen during your **trip**.

This is what we will do:

We will pay you up to

£400

for the loss or theft of your **cash**.

There is no **deductible** amount for this section



But we won't do anything if:

- you did not notify the loss or theft to the police, your **transport provider** or tour operators' representative and obtain a local independent written report during your **trip**;
- you are unable to provide **proof of purchase** or **proof of withdrawal**;
- you did not take all available **precautions**;
- your **cash** was not on your person, unless they were locked in a safe or safety deposit box or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us.

Important meanings in this section

cash – sterling or foreign currency in note or coin form.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **cash**.

proof of purchase – an original receipt and any other documentation required to prove when the item was purchased.

proof of withdrawal – evidence that you had withdrawn the **cash** from your bank, building society or credit card.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

If you need emergency travel documents – Section B17

If this happened:

Despite having taken **precautions** your **travel documents** were lost, stolen or damaged during your **trip**.

This is what we will do:

We will pay you up to

£150

for the cost of additional travel and accommodation that you paid during your **trip** so you could collect your **emergency travel documents**.

We will also pay you up to

£150

towards the cost of **emergency travel documents**.

There is no **deductible** amount for this section



But we won't do anything if:

- you did not notify the loss or theft to the police, your **transport provider** or tour operators' representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- your **travel documents** were not on your person, unless they were locked in a safe or safety deposit box or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- your **travel documents** were in your **checked-in baggage**;
- you cannot provide receipts or other evidence of your additional expenditure;
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

emergency travel documents – any emergency documents that you need in order to return **home** or continue your **trip**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their **travel documents**.

travel documents – current passports, ESTAs, Valid Visas, travel tickets, European Health Insurance Cards (EHIC).

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

If you need legal advice – Section B18

If this happened:

You were injured or killed on your **trip** due to someone else's negligence.

PLEASE NOTE: If compensation is awarded, **we** will deduct any costs that **we** have paid from that compensation.

This is what we will do:

We will provide you, your estate or the executors/administrators of your estate with

30 minutes legal helpline access

Our legal advice line is managed by Penningtons Manches LLP and is contactable on:

0345 241 1875

8:30am – 7pm Weekdays

If **we** believe that the estimated recovery will be more than £500, **we** will appoint a solicitor to act on your behalf or on behalf of your estate or the executors/administrators of your estate and pay up to

£20,000

for legal costs and expenses incurred in pursuing claims for compensation and damages.

The **deductible** amount for this section is **£100** per person, per incident



But we won't do anything if:

- legal proceedings in the USA or Canada do not follow the contingency fee system operating in North America;
- you, your estate or the executors/administrators of your estate are making a claim against a **transport provider**, travel agent, **tour operator**, tour organiser, the insurer or their agents or the claims office;
- **we** believe that the estimated recovery will be less than £500;
- the costs are to be considered under an arbitration scheme or a complaints procedure;
- you, your estate or the executors/administrators of your estate are making a claim against another person insured on this policy, or a **family member**, a friend or **travel companion** whether insured by **us** or another provider;
- you, your estate or the executors/administrators of your estate do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claim's settlement in respect of each **person** making a claim.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour operator** and therefore falls within the Package Travel Regulations.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

tour operator – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

travel companion - 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 – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

If you are killed, injured or disabled following an accident – Section B19

If this happened:

You suffered an accident during your **trip** which, within 12 months, directly caused your death, serious injury or disablement.

PLEASE NOTE: This section does not cover death, injury or disablement due to illness or disease.

This is what we will do:

In the event of your death, **we** will pay

£15,000

to your estate or the executors/administrators of your estate.

If you suffered total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both arms/hands or legs/feet **we** will pay you

£15,000

If you suffered **permanent and total disablement**, **we** will pay you

£15,000

There is no **deductible** amount for this section



But we won't do anything if:

- you were under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), solvents or anything relating to your prior abuse of drugs or solvents;
- **excessive alcohol consumption** was a contributory factor;
- you were driving or riding any **motorised vehicle** for which, you did not hold a **valid UK Driving Licence** and you failed to take **reasonable safety precautions**;
- you knowingly put yourself at risk, unless you were trying to save your own or someone else's life;
- you were taking part in an **additional sports activity** and you had not paid the relevant additional premium;
- you, your estate or the executors/administrators of your estate do not **co-operate** with us.

Important meanings in this section

accident – an injury which is caused by a violent, viable and external event.
additional sports activity – any sports or activity not listed on page 55.
co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.
excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.
motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.
permanent and total disablement – you are unable to work in any paid employment or paid occupation, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.
period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.
reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.
trip – travel during the **period of insurance**.
valid UK Driving Licence – visit www.gov.uk/driving/licence-categories
we/our/us – White Horse Insurance Ireland dac.

If you are held legally liable for injury or damage – Section B20

If this happened:

You are held legally liable for something that you did accidentally during your **trip** which caused accidental bodily injury to, or the damage to the property of, someone who was not your **travel companion** or a **family member**.

PLEASE NOTE: In the event of an incident that might result in a claim:

1. You must not admit liability or make any offer of settlement;
2. You must not reply to, but should immediately send **us** every writ, summons, legal process or other communication you receive;
3. **We** may take over and deal with, in your name, the defence/settlement of any claim.

This is what we will do:

We will pay you up to

£2,000,000

in respect of damages awarded against you plus legal costs to when **we** have agreed.

There is no **deductible** amount for this section



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you are claiming for any infectious disease;
- you admitted liability for any loss, injury or damage;
- the incident arose during the course of your employment or was caused by someone employed by you;
- the incident was caused by an animal which you owned or had custody or control of;
- you were driving, or in control of, any **motorised vehicle** including any trailer or sidecar attached to it, pedal cycle, aircraft, drone, motorised skis, motorised waterborne craft, pedalo or sailing vessel;
- you were under the influence of non-prescribed drugs, solvents or anything related to your prior abuse of drugs or solvents;
- **excessive alcohol consumption** was a contributory factor;
- you deliberately put yourself or others at risk;
- you were using firearms or incendiary devices;
- the incident took place on, or in, property (other than your temporary trip accommodation) which you own or control;
- you were taking part in an **additional sports activity** and you had not paid the relevant additional premium;
- you do not **co-operate** with us.

Important meanings in this section

additional sports activity – any sports or activity not listed on page 55.

co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

travel companion - 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 – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

Are you thinking of taking part in any sports or activities?

We want you to enjoy your trip, and we appreciate that sometimes you may be tempted to try an activity or sport while you are away – your policy will cover the following activities as standard without you having to pay an additional premium.

Please Note: Those activities marked in italics do not have Personal Liability cover.

If you are considering taking part in any activity which is not listed, please contact us on 01223 446 920 (Mon-Fri 8:30am-5:30pm, Sat 9:00am-5:00, Closed Bank Holidays) to discuss this and we will let you know what, if any, additional premium is necessary.

Activities covered as Standard Category A

<p>Aerobics <i>Archery</i></p> <p>Badminton Banana Boating Basketball Beach Games Bowls</p> <p>Cricket <i>Cycling (not BMX and mountain bikes or cycling tours)</i></p> <p>Fishing Football – Practice and Training</p>	<p>Golf</p> <p>Hiking/Trekking up to 2,000m <i>Hot Air Ballooning (UK Organised)</i></p> <p>Ice Skating (indoor rink only) <i>Kitesurfing (Inshore)</i></p> <p><i>Parascending (towed by boat)</i></p> <p>Racquet-ball <i>Rafting/Canoeing/Kayaking (White Water Grades 1-3)</i> Rambling Roller Skating Rounders</p>	<p><i>Scuba Diving (not solo, up to Maximum 18m)</i> <i>Snooker/Pool/Billiards</i> Snorkelling (inside marked areas and/or with a lifeguard present) Squash <i>Surfing</i> Swimming (inside marked areas and/or with lifeguard present)</p>	<p>Table Tennis Tennis</p> <p>Volleyball</p> <p>Water Polo <i>Water-Skiing (Inshore)</i> <i>Windsurfing (Inshore)</i></p> <p><i>Yachting/Boating/Sailing/Rowing (Inshore)</i></p>
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Category B

<p>Boxing Training <i>Bungee Jump</i></p> <p>Camel / Elephant Riding Cycle Touring</p> <p>Deep Sea Fishing Dog Sledging</p> <p><i>Flying a private plane or small aircraft</i> <i>Flying as a passenger in a private or small aircraft</i></p>	<p><i>Go Karting (specific use)</i> Gymnastics</p> <p>Hiking / Trekking up to 3,500m Hockey Horse Riding whilst wearing a helmet (no Polo, Hunting or Jumping) <i>Hot Air Ballooning (non-UK organised)</i> Hydro Zorbing</p> <p><i>Jet Skiing</i></p>	<p>Martial Arts (training only) <i>Motorcycling (over 50cc – no racing) as a rider or passenger when wearing a helmet provided the rider holds an appropriate UK licence to ride the motorcycle</i> Mountain Biking</p> <p>Quad Biking (no racing)</p>	<p><i>Rafting / Canoeing / Kayaking (including white water grade 4)</i> Rugby (Training / Amateur match only)</p> <p>Safari (organised trips only and not involving the use of firearms) <i>Scuba Diving (up to 30 metres)</i> Sea Canoeing</p> <p>Work Abroad (including manual work)</p>
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Category C

<p>Abseiling American Football</p>	<p><i>Gliding</i> Outdoor Endurance Events</p>	<p>Parachuting Paragliding <i>Parascending (over land)</i></p>	<p>Sail Boarding Sand Boarding Sand Yachting Skateboarding <i>Snowmobiling</i></p>
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Category D

<p>BMX Cycling Bob Sleighing Canyoning Hang Gliding Heli Skiing High Diving (indoor/ outdoor swimming pools only) Hiking / Trekking (up to 6,000 metres) Horse Jumping (no Polo, Hunting)</p>	<p>Ice Hockey Land Yachting Luging Micro Lighting</p>	<p>Off Piste Skiing/Snowboarding with a guide Parasailing Rafting / Canoeing / Kayaking (including white water grade 5) Rock Climbing Rock Scrambling</p>	<p>Scuba Diving (up to 40 metres – if BSAC, PADI, DIWA, SSI or SSA member only) Show Jumping (no Polo, Hunting) Ski Diving Tobogganing Wrestling</p>
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Data Protection – Personal Information

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.

Make yourself heard

At Ok To Travel Travel Insurance we take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand; but sometimes we and our insurers might get it wrong, in which case we want you to tell us.

If you wish to complain about the sale of your policy, please contact:

Fred Chate
OK To Travel Limited,
58 Market Square, St Neots, Cambridgeshire, PE19 2AA
Telephone: 01480 220673

If you wish to complain about the **outcome of your claim or assistance provided**, please contact:

Customer Insights Manager
1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY
Telephone: 0203 829 6604
Email: complaints@policyholderclaims.co.uk

If you wish to complain about **gadget claims**, please contact:

Taurus Insurance Service Ltd
Suite 2209-2217, Eurotower, Europort Road, Gibraltar, GX11 1AA
Email: gadget.complaints@taurus.gi

If your complaint relates to Section **A1** and **B3**

International Passenger Protection Limited
IPP House 22-26 Station Road West Wickam Kent BR4 0PR
Telephone: (020) 8 776 3750
Email: info@iplondon.co.uk

If you are still not satisfied with the outcome you may refer your case to the Financial Ombudsman Service (FOS):

The Financial Ombudsman Service
Exchange Tower, London, E14 9SR
Telephone (Landline): 0800 023 4567
Telephone (Mobile): 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

You are also able to use the EC Online Dispute Resolution (ODR) platform at:

ec.europa.eu/info/live-work-travel-eu/consumers/resolve-your-consumer-complaint_en who will notify the FOS on your behalf.

Meet your Insurer

Sections B1-B2 and B4-B20 are 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.

Sections A1 and B3 are provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham Kent, BR4 0PR, United Kingdom and underwritten by Liberty Mutual Insurance Europe SE. See page 60.

Liberty Mutual Insurance Europe Limited is a member of the Liberty Mutual Group.

Liberty Mutual Insurance Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; and it is a company incorporated in England & Wales under company number SE000115 whose registered office is at 20 Fenchurch Street London EC3M 3AW.

Several Liability – The subscribing insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

End Supplier Failure Insurance – ESF (Sections A1 & B3)

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE (**The Insurer**).

The Insurer will pay up to £5,000 in total for each **Insured Person** named on the Invoice for:

1. Irrecoverable sums paid prior to Financial Failure of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure
or
2. In the event of Financial Failure after departure:
 - a) additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements
or
 - b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Financial Failure means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

End Supplier means the company that owns and operates the services listed in point 1 above.

The Insurer will not pay for:

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

INSOLVENCY CLAIMS ONLY

Insolvency Claims Procedure: - International Passenger Protection (IPP) claims only. Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by quoting your Policy Number, Travel Insurance Policy name and **reference ESFI V2-20**:

IPP Claims at Sedgwick
Oakleigh House
14-15 Park Place
Cardiff CF10 3DQ. United Kingdom

Telephone: +44 (0)345 266 1872
Email: insolvency-claims@ipplondon.co.uk
Website: www.ipplondon.co.uk/claims.asp

ALL OTHER CLAIMS -REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEDURE.

HOW TO MAKE A COMPLAINT

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

Please telephone us on: (020) 8776 3750.

Or write to:

International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR

Fax: (020) 8776 3751 - Email: info@ipplondon.co.uk

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

It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them. We will provide you with a written response outlining our detailed response to your complaint within four weeks of receipt of the complaint. You will receive either our written response or an explanation as to why we are not in a position to provide one within eight weeks of receipt of your complaint.

If you are not satisfied with the response you receive or we have failed to provide you with a written response, you may have the right to contact the Financial Ombudsman Service at the following address.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone 0800 023 4 567 (calls to this number are free from "fixed lines" in the UK) or 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK)

Email: complaint.info@financial-ombudsman.org.uk

More information can be found on their website – www.financial-ombudsman.org.uk To confirm whether you are eligible to ask the Financial Ombudsman Service to review your complaint please contact them at

<https://www.financial-ombudsman.org.uk/consumers/how-to-complain>

Alternatively, as LMIE is a Luxembourg insurance company, you are also entitled to refer the dispute to any of the following dispute resolution bodies:

Commissariat aux Assurances, 7, boulevard Joseph II, L-1840 Luxembourg

Telephone: (+352) 22 69 11 – 1 - email: caa@caa.lu

or Service National du Médiateur de la consommation – Individual Consumers ONLY

Ancien Hôtel de la Monnaie, 6, rue du Palais de Justice, L-1841 Luxembourg

Telephone: (+352) 46 13 11 - email: info@mediateurconsommation.lu

or Médiateur en Assurances

ACA, 12, rue Erasme, L-1468 Luxembourg – Telephone: (+352) 44 21 44 1

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



YOUR IMPORTANT INFORMATION:

Emergency Medical Assistance:

+44 203 829 6684

Claims:

+44 (0) 203 829 6683 or
claims@policyholderclaims.co.uk

Contact OK To Travel:

01223 446 920 or
operations@oktotravelinsurance.co.uk