



Premier Plus Cover

Single and Annual Multi Trip Policies

Single Trip Master policy number – RTAOK40148 - 07 A&B

Multi Trip Master policy number – RTAOK40148 – 08 A&B

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

This policy was not designed to cover known or publicly announced events, as such except for section B2 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.

This policy is for residents of the United Kingdom, Channel Islands or British Forces Posted Overseas only
For policies issued from **01/12/2019** to **30/11/2020**

YOUR IMPORTANT INFORMATION

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

contact Emergency Assistance Facilities 24 hour emergency advice
line on:

+44 (0) 203 829 6684

FOR NON-EMERGENCIES ABROAD:

+44 (0) 203 829 6683

IF YOU NEED A CLAIM FORM:

you can download the relevant form:

www.policyholderclaims.co.uk

or contact Travel Claims Facilities on:

+ 44 (0) 203 829 6683

TO CONTACT OK TO TRAVEL:

01223 446 920

OK To Travel Ltd is an appointed representative of Freedom Insurance Services Ltd, registered in England number 4399749 and authorised and regulated by the Financial Conduct Authority: FRN 306536.

OK To Travel is Underwritten by tifgroup, a trading name of Travel Insurance Facilities PLC and

Insured by Union Reiseversicherung AG, UK.

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

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Our pledge to you

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

Policy information

Your insurance is covered under two master policy numbers, RTAOK40148 – 07/ 08 A your pre-travel policy and RTAOK40148 – 07/ 08 B your travel policy, specially arranged by OK To Travel Ltd on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy, please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.

We have a cancellation and refund policy, which you will find in full on page 6. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.

Criteria for purchase

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

- Have not started the trip.
- Must be in the United Kingdom, Channel Islands or BFPO when the policy starts and when the policy ends.
- Must travel within 1 year of the start date of your policy.
- Take all possible care to safeguard against accident, injury, loss or damage *as if you had no insurance cover*.
- Have been a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas for at least 6 of the last 12 months.
- Are not travelling within your home country for less than 3 days on any one trip.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Are not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy.
- Know there are no age limits on this policy for trips up to 92 days in duration. For trips more than 92 days, there is an age limit of 75 with an upper duration limit of 184 days.
- Are not travelling independently of the named insured adults on the policy where they are aged 17 years and under.
- Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.
- Are not travelling against the advice of your doctor or a medical professional such as your dentist.

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

YOUR IMPORTANT CONTACT NUMBERS

IF YOU HAVE A CHANGE IN HEALTH AFTER PURCHASING THIS POLICY PLEASE CALL ON 01223 446 920

Make sure you have all your medical information and medication details along with the details of the policy you have purchased. Open 8:30am–5:30pm Mon-Fri, 9am–5pm Saturday.

TO MAKE A CLAIM on the policy please visit www.policyholderclaims.co.uk or call **+44 (0) 203 829 6683**. Open 8am-8pm Monday-Friday, 9am-1pm Saturday. You can view our frequent questions and answers at: <http://www.tifgroup.co.uk/services/claims/faqs/>

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

IN CASE OF A SERIOUS EMERGENCY

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

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

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

YOU SHOULD THEN CALL US ON +44 (0) 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	Repatriation (bringing you home)
<ul style="list-style-type: none"> • There is not cover for: <ul style="list-style-type: none"> ○ 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. 	<ul style="list-style-type: none"> • 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.

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

FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe globally. 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

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

OPTIMAL CARE

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

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

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

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

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

In Turkey, Cyprus, Egypt and Bulgaria – we utilise the services of ChargeCare International who can arrange for the bill to be paid directly. You simply fill in a ChargeCare 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 ChargeCare for payment. More information can be found here www.chargecare.net

Everywhere else in the World – if there is no 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.**

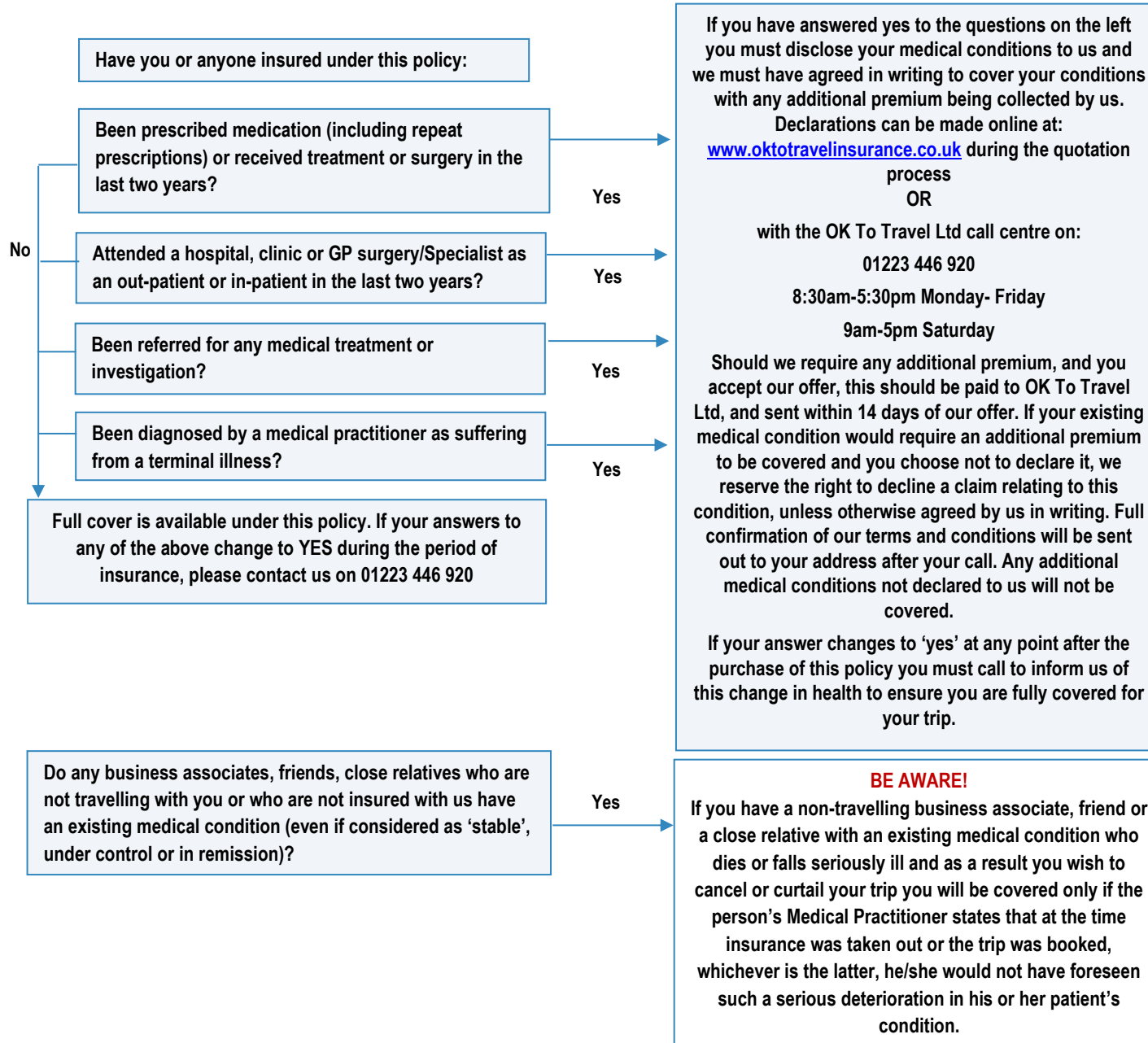
Summary of cover (Please note this is a brief overview of the cover provided. You **must** refer to the relevant section in the policy wording for full details).

Section	Benefit	Premier Plus	
		Cover available up to:	Excess
PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen start date)			
A1	If you are unable to go on your trip	£5,000	Nil
TRAVEL POLICY (cover starts when you leave home to begin your trip)			
B1	If your departure is delayed by 12 hours or more	£100	Nil
	If you choose to cancel after a 24 hour delay	£5,000	Nil
	Missed departure	£500	Nil
B2	If you need emergency medical attention	£10,000,000	Nil
	Emergency dental treatment	£350	Nil
	Public hospital inconvenience benefit per 24 hours	£25 per 24hrs up to a maximum of £1,000	Nil
	Emergency replacement of prescribed medication	£300	Nil
B3	Recuperation holiday	£300	Nil
	UK medical exam	£750	Nil
	Home help or nanny	£500	Nil
	Cosmetic surgery	£500	Nil
B4	If you need to come home early	£5,000	Nil
B5	If your mobility equipment is lost, stolen or damaged	£2,500	Nil
B6	If your possessions are lost, stolen or damaged	£3,000	Nil
B7	If your cash is lost or stolen	£400	Nil
	If your passport is lost or stolen	£300	Nil
B8	If you are hijacked	£500	Nil
B9	Personal liability	£2,000,000	Nil
B10	Accidental death and disability benefit	£15,000	Nil
B11	If you need legal advice	£20,000	Nil
B12	If a natural disaster occurs	£1,000	Nil
B13	Pet care	£500	Nil
B14	Gadget cover provided by Bastion Insurance Services Ltd		
	Gadget cover	£1,500	Nil
Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.			
B15	If your golf equipment is lost, stolen or damaged	£750	Nil
	If your golf equipment is delayed by 24 hours	£375	Nil
	If you are unable to play golf due to adverse weather conditions	£375	Nil
	If you get a hole in one	£100	Nil
B16	If your ski equipment is lost, stolen or damaged	£500	Nil
	Cover for hiring ski equipment if your ski equipment is lost, stolen or damaged	£150	Nil
	Cover for hiring ski equipment if your ski equipment is delayed over 24 hours	£150	Nil
	Loss of ski pack	£400	Nil
	Piste closure	£350	Nil
	Avalanche closure	£350	Nil
B17	End Supplier Failure provided by International Passenger Protection Limited (Automatically included within your policy)		
	End Supplier Failure	£5,000	Nil

DISCLOSURE OF YOUR MEDICAL CONDITIONS

Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us either ONLINE or via our CALL CENTRE.

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



CHANGE IN HEALTH

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If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise us on 01223 446 920 as soon as possible. We will confirm to you what cover we are able to provide, for your change in health, as defined on page 7, after the date of diagnosis. We reserve the right to increase the premium, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

BE AWARE! We do not provide any cover for:

- claims caused by an existing medical condition (as defined on page 7) of a non-travelling close relative living in the UK or a travelling companion unless their medical practitioner states that at the time the insurance was purchased they would not have foreseen such a serious deterioration in his or her patients condition.
- any circumstances that are not specified in your policies.

WHEN YOUR TWO POLICIES START AND END

The cover under Policy A, as described as Section A Pre-Travel Policy, begins from the date of purchase shown on your insurance validation documentation, when the policy is issued and ends when you leave home to start your trip.

On annual multi-trip policies, cover starts on the chosen date and cancellation cover is not in force until that date. Subsequent trips will be covered for cancellation during the period of cover.

The cover under policy B, as described as Section B Travel Policy, begins when you start your trip and ends when you complete your trip. Cancellation cover will cease when you start your trip, or when your policy expires, whichever is first. No further trips are covered except when you hold an annual multi-trip policy which will cover further trips with durations of 31 days or less.

There is absolutely no cover for any proportion of a trip which is longer than 31 days in duration on an annual multi-trip policy.

EXTENSION OF PERIOD

If in the event of either your:

- death, injury or illness during your trip,
 - delay or failure of public transport services during your trip,
 - delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point;
- you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered). If your circumstances do not fit those specified, then there is no cover in place.
CANCELLING YOUR POLICIES	<p>You have a 'cooling off' period where, should you decide that you find the terms and conditions do not meet your requirements, and provided you have not travelled or claimed on the policy, you can advise OK To Travel Ltd within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependent on what type of policy you have purchased.</p> <p>Single Trip policies - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.</p> <p>Annual Multi Trip policies - Provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances: fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.</p>
BE CAUTIOUS	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i>
PREGNANCY	Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.
MEDICAL COVER	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition online or via the call centre and have it accepted by OK To Travel Ltd for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor or a medical professional such as your dentist.
EHIC	The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil. If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx . Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.
MEDICARE	If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
YOUR EXCESS	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by <u>each</u> insured person, per section and for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

Definitions - Where these words are used throughout your policy they will always have this meaning:

BACK COUNTRY	Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.	EMERGENCY TREATMENT	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home.	AREA 4 – WORLDWIDE EXCLUDING SINGAPORE, CHINA, HONG KONG, MEXICO USA, CANADA & CARIBBEAN	Anywhere <i>excluding</i> Singapore, China, Hong Kong, Mexico, the United States of America, Canada and the Caribbean.
BEACH SWIMMING	Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.	ESSENTIAL ITEMS EUROPE	Underwear, socks, toiletries and a change of clothing.	AREA 5 – WORLDWIDE EXCLUDING USA, CANADA & THE CARIBBEAN	Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.
BFPO	British Forces Posted Overseas.			AREA 6 – WORLDWIDE GOLF EQUIPMENT	Anywhere in the world. Golf clubs, golf balls, golf bag, golf trolley and golf shoes.
BUSINESS ASSOCIATES	Any person in the same employment as you whose absence from work necessitates you having to cancel your trip as certified by your senior director or partner.			HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.
CASH	Sterling or foreign currency in note or coin form.			HOME COUNTRY	Either the United Kingdom or the Channel Islands.
CHANGE IN HEALTH	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, a new medical condition, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	EXCURSION	A short journey or activity undertaken for leisure purposes.	INSURED PERSON/YOU/YOUR	Any person named on the insurance validation documentation.
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	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.	INSHORE	Within 12 Nautical miles off the shore.
CLOSE RELATIVE	Mother, father, sister, brother, wife, husband, spouse, civil partner, common law husband or wife, fiancé/fiancée, son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.	FAMILY	Two adults and their dependents who are under the age of 18 and resident in the UK. In this scenario dependents are considered as children, grandchildren, step-children, adopted children or foster children.	INTERNATIONAL DEPARTURE POINT	The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.
CONNECTING FLIGHT	A connecting flight which departs your first scheduled stop-over destination 12 hours after arrival from your international departure point.	FLIGHT	A service using the same airline or airline flight number.	MANUAL LABOUR	Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground.
CRUISE	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose-built ship on sea/s or oceans that may include stops at various ports.	GEOGRAPHICAL AREAS	The area or country shown on your insurance validation documentation and for which the appropriate premium has been paid.	MEDICAL CONDITIONS	Any disease, illness or injury, including any psychological conditions.
CURTAILMENT	The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.	AREA 1 – UK INCLUDING CHANNEL ISLANDS	United Kingdom, and the Channel Islands	MEDICAL PRACTITIONER	A registered practising member of the medical profession who is not related to you or to your travelling companion, or any person you intend to stay with.
DOMESTIC FLIGHT	A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.	AREA 2 – EUROPE EXCLUDING EGYPT, ISRAEL, SPAIN, THE CANARIES, TURKEY, CYPRUS & MALTA	Europe as listed excluding Spain, the Canary Islands, Turkey, Cyprus and Malta	MOBILITY EQUIPMENT	Any equipment which you would require in your daily life in order to perform everyday tasks and to make journeys which would otherwise be undertaken on foot.
EXCESS	The first part of a loss which you have to pay yourself under the policy conditions.	AREA 3 – EUROPE EXCLUDING EGYPT & ISRAEL	All countries included in Europe Area 2 also including Spain, The Canary Islands, Turkey, Cyprus and Malta.	NATURAL DISASTER	A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.

Definitions (continued) - Where these words are used throughout your policy they will always have this meaning:

<p>ON PISTE</p> <p>OFF PISTE</p> <p>OFFSHORE</p> <p>OUTWARD JOURNEY</p> <p>PAIR OR SET</p> <p>POSSESSIONS</p> <p style="text-align: center;">↓</p> <p>Clothes</p> <p>Cosmetics</p> <p>Luggage</p> <p>Electrical items & photographic equipment</p> <p>Drones</p> <p>Fine jewellery & watches</p> <p>Buggies, Strollers & Car seats</p> <p>Laptops</p> <p>Eyewear</p> <p>Duty free</p> <p>Shoes</p>	<p>Skiing within ski area boundaries, on marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.</p> <p>Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted.</p> <p>Over 12 Nautical miles off the shore.</p> <p>The initial journey in conjunction with your trip from your home in the UK, Channel Islands or BFPO.</p> <p>Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p>Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p>Underwear, outerwear, hats, socks, stockings, belts and braces.</p> <p>Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes (excluding items considered as 'Duty Free')</p> <p>Handbags, suitcases, holdalls, rucksacks and briefcases.</p> <p>Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, e-readers, electronic games, cameras, video cameras, camera cases, stands/tripods, satellite navigation systems and electronic shavers. This does not include Laptops.</p> <p>Un-manned aerial vehicles.</p> <p>Rings, watches (only meaning a traditional watch such as analog; automatic or digital, and not an item such as a smart watch. This is a gadget as shown on page 22), necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p> <p>Buggies, Strollers & Car seats</p> <p>Portable computer suitable for use whilst travelling.</p> <p>Spectacles, sunglasses, prescription spectacles or binoculars.</p> <p>Any items purchased at duty free.</p> <p>Boots, shoes, trainers and sandals.</p>	<p>PUBLIC TRANSPORT</p> <p>REDUNDANCY</p> <p>RELEVANT INFORMATION</p> <p>REPATRIATION</p> <p>RESIDENT</p> <p>SCHEDULED AIRLINE</p> <p>SKI EQUIPMENT</p> <p>SKI PACK</p> <p>SPORTS AND HAZARDOUS ACTIVITIES</p>	<p>Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p> <p>Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short-term fixed contract.</p> <p>A piece of important information that would increase the likelihood of a claim under your policy.</p> <p>The return of someone named on the policy to their home, a hospital, nursing home or funeral directors in the United Kingdom or the Channel Islands as arranged by tiffgroup-assistance, unless otherwise agreed by us.</p> <p>A person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p> <p>An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p> <p>Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p> <p>Pre-booked ski pass, ski lift pass and ski school fees.</p> <p>Any recreational activity that requires skill and involves increased risk of injury.</p> <p><i>If you are taking part in any sport/activity please refer to page 31 where there is a list of activities informing you of which activities are covered on the policy as standard in Category A. Should the activity you are participating in appear in Category B-D, or not at all, it may require an additional premium so please call OK To Travel Limited on 01223 446 920.</i></p>	<p>TRAVEL DOCUMENTS</p> <p>TRAVELLING COMPANION</p> <p>TRIP</p> <p>UNATTENDED</p> <p>UNITED KINGDOM</p> <p>WE/OUR/US</p> <p>WINTER SPORTS</p>	<p>Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p>A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p> <p>A holiday or journey for which you have made a booking such as a flight or accommodation, that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation.</p> <p>Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p>United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p>Union Reiseversicherung AG UK (Except in sections B17 when it means Lloyd's of London through International Passenger Protection Ltd, or section B14 when it means Great Lakes Insurance SE).</p> <p>Skiing, snowboarding and ice skating.</p>
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Conditions and exclusions applying to your policies

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

APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, *unless specified*, for any of the following circumstances:

- Any trip under an annual multi-trip policy that exceeds 31 days duration. This includes not insuring you for part of a trip which is longer than 31 days.
- Within the last 2 years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or are under investigation, unless we have agreed cover in writing and any additional premium has been paid.
- No cover will be in force for Policy B if you claim under Policy A.
- Loss of earnings, additional hotel costs, additional car hire, Visas, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.
- The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
- Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.
- The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.
- Participation in any sports and activities listed in activity pack categories B-D unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 8).
- Any claim due to your carrier's refusal to allow you to travel for whatever reason.
- Any costs which are due to any errors or omissions on your travel documents.
- The usage of Drones (see policy definition on page 8).
- Any claim not supported by the correct documentation as laid out in the individual section.
- If you choose not to adhere to medical advice given, any claims related will not be paid.
- Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.
- You travelling to an area that is classified as 'Advise against all travel' or 'Advise against all but essential travel' by the Foreign and Commonwealth Office at the time of your departure.
- 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.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO 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
- You piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.
- You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in the UK or the Channel Islands (Please note there is no cover under section B9 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>
- If you are riding pillion, the rider must also hold appropriate qualifications.
- You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
- Manual labour (see policy definition on page 7).
- Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.
- Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).
- In respect of all sections other than *emergency medical expenses* - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Any costs incurred before departure (except cancellation and end supplier failure) or after you return home.
- Your failure to obtain the required passport, visa or ESTA.
- You, your travelling companion, close relative or business associate being under the influence of:-
 - drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction);
 - alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);
 - solvents, or;
 - anything relating to you, your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents.
- Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified.
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- 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 B2 Emergency Medical Expenses. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>up to £5,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> transport charges; loss of accommodation; foreign car hire; and excursions booked before you go on your trip <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p>	<ul style="list-style-type: none"> you or a travelling companion is ill, injured or dies before the trip starts. a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. the person you are going to stay with is ill, injured or dies before the trip starts. 	<ul style="list-style-type: none"> have paid or accept that your excess will be deducted from any settlement. have complied with the health declaration on page 5 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid. accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing medical condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed. are not cancelling due to the death, injury or illness of any pets or animals. accept that if you have a non-travelling close relative or travelling companion with an existing medical condition who dies or falls seriously ill and as a result you wish to cancel your trip you will be covered only if the relative or travelling companion's medical practitioner states that at the time insurance was taken out or the trip was booked, whichever is the latter, he/she would not have foreseen such a serious deterioration in his or her patient's condition. accept that we can only offer to review and extend cover for declared existing medical conditions to <u>our own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to travel, you will not be covered; <ul style="list-style-type: none"> a travel companion not insured by us; a business associate of you or your travel companion; or the person you are intending to stay with. are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value. 	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> you are required for jury service or as a witness in a court of law. 	<ul style="list-style-type: none"> are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. 	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> you or a travel companion have been made redundant. 	<ul style="list-style-type: none"> are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and have been in continuous employment for two years (see definition – redundancy on page 8). 	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> of the requirements of HM forces. 	<ul style="list-style-type: none"> have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	<p>Obtain written confirmation to validate your circumstances.</p>

BE AWARE!

No cover is provided under this section due to;

- anything mentioned in the conditions and exclusions (page 9).
- the fear of an epidemic, pandemic, infection or allergic reaction.
- your disinclination to travel or any circumstance not listed above.
- your carrier's refusal to allow you to travel for whatever reason.

- the cancellation of your trip by the tour operator.
- a previously diagnosed condition of any close relatives or your travelling companion unless their medical practitioner states that at the time the insurance was taken out or the trip was booked, whichever is the latter, they would not have foreseen such a serious deterioration in their patients condition.
- your failure to obtain the required Passport, ESTA, visa, vaccinations or inoculations in time.
- the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.
- there is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO 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.

We will pay:	If:	Provided:	If you need to claim:
<p>£20 for trip disruption allowance per 24 hours up to a maximum of £100 in total.</p>	<ul style="list-style-type: none"> the departure of your international flight, international train or sailing is delayed on your outbound journey for more than 12 hours from its scheduled departure time to or from your international departure point. 	<ul style="list-style-type: none"> you are at the airport/port/station and the delay is over 12 hours. delay is not due to the diversion of aircraft after it has departed. 	<p>Download or request and complete a departure delay claim form.</p>
<p>up to £5,000 for the cancellation of your trip</p>	<ul style="list-style-type: none"> after 24 hours of delay at the airport of your <u>outbound</u> journey from the UK, Channel Islands or BFPO you abandon the trip. 	<ul style="list-style-type: none"> your trip is not less than 2 days duration or a one-way trip. your excess has been paid or deducted from any settlement. 	<p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
<p>up to £500 for alternative transport to get you to your trip destination.</p>	<ul style="list-style-type: none"> the vehicle in which you are travelling to your international departure point becomes un-driveable due to mechanical failure or being involved in an accident <i>or</i> your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, Channel Islands or BFPO. 	<ul style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. 	

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

- **anything mentioned in the conditions and exclusions (page 9).**
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 24hrs, or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from your credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.
- any claim relating to volcanic ash.
- the failure of public transport services that is due to strike or industrial action that started or that had been announced before the date of your departure from home.
- There is **no cover** under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO 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.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p><u>for trips outside your home country:</u> up to £10,000,000 <u>outside your home country following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</u></p>	<ul style="list-style-type: none"> • customary and reasonable fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services. • additional travel, accommodation and repatriation costs to be made for, or by, you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary. • the cost of returning your ashes home or the return of your body to your home. 	<ul style="list-style-type: none"> • any costs where you have not paid your excess. • treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid. • any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment received whilst abroad. • costs of private treatment <u>unless our 24 hour tifgroup-assistance team has agreed</u> and adequate public facilities are not available. • replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip. • the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. • the cost associated with the diversion of an aircraft due to your death, injury or illness. • repairs to or for artificial limbs or hearing aids. • the cost of diagnostic tests or treatment for any existing medical condition other than that which has caused the immediate emergency. • any extra costs for single/private accommodation in a hospital or nursing home. 	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0) 203 829 6684</p> <p>Call tifgroup-assistance 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</p> <p>Download or request a claim form for emergency medical expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where tifgroup-assistance were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card.</p>
<p>up to the amount shown on the summary of cover on page 3</p> <p>up to £1,500</p> <p>public hospital benefit of £25 per 24 hours, up to a maximum of £1,000</p>	<ul style="list-style-type: none"> • 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. • your death outside your home country for your burial or cremation. • each full 24 hours that you are in a <u>public hospital abroad</u> as an in-patient during the period of the trip in addition to the fees and charges. 	<ul style="list-style-type: none"> • work involving the use of precious metals in any dental treatment. • the provision of dentures, crowns or veneers. • any treatment or work which could wait until your return home. 	

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

No cover is provided under this section for:

- **anything mentioned in the conditions and exclusions (page 9)** (including any treatment, tests and associated illnesses for non-declared existing medical conditions).
- any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, *tifgroup-assistance*, have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our tifgroup-assistance team, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with tifgroup-assistance.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
up to £300	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> any travel and accommodation costs on behalf of a second person. 	<p>You must be able to provide all relevant medical reports and recommendations to support your claim.</p>
up to £750	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> any medical examination not linked directly to an injury or illness occurring on your trip. 	<p>You must also keep all your receipts for any costs incurred.</p>
up to £500	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> costs if you needed home help or a registered nanny before you began your trip. 	
up to £500	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> cosmetic surgery which has not been recommended by a medical practitioner, or has not been agreed by tifgroup-assistance. any cosmetic surgery not directly linked to an injury or illness occurring on your trip. 	

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

- anything mentioned in the conditions and exclusions (page 9).
- any claim that does not directly relate to an accident or illness suffered during your trip.
- any claim that has not involved a minimum of 5 days in-patient public hospital stay following surgery.
- if you do not have a valid claim under section B3.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to the £3,000 for your unused proportion of:</p> <ul style="list-style-type: none"> pre-paid excursions booked before you go on your trip; loss of accommodation; foreign car hire; and either your pre-booked return travel costs, or the cost of your curtailment travel costs, whichever is greater <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip.</p> <p><i>PLEASE NOTE</i> Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</p>	<ul style="list-style-type: none"> your early return home because of the death, injury or illness of: <ul style="list-style-type: none"> you or a friend with whom you are travelling; a close relative who lives in your home country; a close business associate who lives in your home country; or a friend who lives abroad and with whom you are staying. <p>or</p> <ul style="list-style-type: none"> you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law. <p>or</p> <ul style="list-style-type: none"> you, a friend, business associate or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend, business associate or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. 	<ul style="list-style-type: none"> any payment where you have not suffered any financial loss. coming home due to your existing medical condition, unless declared and accepted by us in writing. coming home due to an existing medical condition of a non-travelling close relative or travelling companion unless the relative or travelling companion's medical practitioner states that at the time insurance was taken out or the trip was booked, whichever is the latter, he/she would not have foreseen such a serious deterioration in his or her patient's condition. coming home due to an existing medical condition of the person you are staying with or a business associate. any costs where you have not paid your excess. the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value. any claim due to the death, injury or illness of any pets or animals. the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. any unused portion of your original ticket where you have been repatriated. coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. curtailment cover where the trip is of 2 days duration or less or a one-way trip. the operation of law or as a result of an unlawful action by you or criminal proceedings against you or anyone included in your booking. the curtailment of your trip by the tour operator. curtailment due to financial circumstances. 	<p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the curtailment</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p><u>If you need to cut short your trip:</u></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our 24 hour <u>tifgroup-assistance team</u>.</p> <p style="text-align: center;">+44 (0) 203 829 6684</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

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

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- coming home early due to your existing medical condition where the risk attached to that medical condition has not been accepted by us in writing.
- coming home early due to a previously diagnosed condition of any close relatives or your travelling companion unless their medical practitioner states that at the time the insurance was taken out or the trip was booked, whichever is the latter, they would not have foreseen such a serious deterioration in their patient's condition.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.
- your curtailment travel costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO 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.

We will pay:	For:	Provided:	If you need to claim:
<p>up to a total of £2,500 for <u>your</u> mobility equipment</p>	<p>either</p> <ul style="list-style-type: none"> 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. <p>or</p> <ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> the equipment is brought with you from your home country at your own cost and you have complied with the carrier's conditions of carriage. you have notified the Police, your carrier or tour operator's representative and obtained an independent written report. you own the items you are claiming for and are able to provide proof of ownership/purchase. you are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin. you have not left equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked securely or left out of sight in your locked holiday or trip accommodation. you have not 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 have obtained written confirmation of any loss or damage. 	<p>For all damage claims:</p> <p>you should retain the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. . Please the return all damaged items to:</p> <p>The Recoveries Department at Travel Insurance Facilities 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit:</p> <p>(a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>

BE AWARE! Your travel insurance policy is not intended to cover items of high value, as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. The mobility section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9) or any items that do not fall within the categories of cover listed.
- the cost for any Nurse or Carer unless insured by us.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay:	For:	Provided you:	If you need to claim:
<p>up to a total of £2,000 for <u>your</u> possessions, with a maximum amount for:</p> <ul style="list-style-type: none"> Clothes → £1,000 Luggage → £300 Shoes → £300 Cosmetics → £100 Fine jewellery & watches → £300 Electrical items & photographic equipment → £300 Buggies, Strollers & Car seats → £100 Laptops → £500 Eyewear → £300 Unreceipted items up to a maximum of: → £150 <p><i>either</i></p> <ul style="list-style-type: none"> • the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p><i>or</i></p> <ul style="list-style-type: none"> • the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 		<ul style="list-style-type: none"> • have paid your excess or accept it will be deducted from any settlement. • have complied with the carrier's conditions of carriage. • have notified the Police, your carrier or tour operator's representative and obtained an independent written report. • own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. • are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. • are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50). • have not left electrical items, eyewear, jewellery & watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. • have not left your possessions not mentioned in the preceding bullet point 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. • have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. 	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department at Travel Insurance Facilities 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit: (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For delay claims You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>up to £300</p>	<ul style="list-style-type: none"> • the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. 		

BE AWARE! Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. No cover is provided under this section for:

- **anything mentioned in the conditions and exclusions (page 9) or any items that do not fall within the categories of cover listed.**
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, car keys, gadgets (as defined on page 22), duty free items such as tobacco products, alcohol and perfumes.
- the use of, or damage to, drones.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay:	For:	Provided:	If you need to claim:
each insured person: up to £400	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your cash or passport is: <ul style="list-style-type: none"> on your person; held in a safe or safety deposit box where one is available; or left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. 	For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.
up to £150	<ul style="list-style-type: none"> cover to contribute towards the cost of an emergency travel document. 	<ul style="list-style-type: none"> you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange. 	For loss of cash we will also require: (a) exchange confirmations from your home country for foreign currency. (b) where sterling is involved, documentary evidence of possession.
up to £150	<ul style="list-style-type: none"> cover for necessary costs collecting your emergency travel document on your trip. 	<ul style="list-style-type: none"> you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	For a lost or stolen passport, you will also need to get a letter from the consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.

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

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

If you are hijacked (Policy B Section 8)

We will pay:	For:	Provided:	If you need to claim:
up to £100 per 24 hours up to a total of £500	<ul style="list-style-type: none"> each full 24 hour period you are confined as a result of a hijack. 	<ul style="list-style-type: none"> you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement. 	Claims will need to be supported by a written report from the appropriate authorities.

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

- anything mentioned in the conditions and exclusions (page 9).
- any claim where you are unable to provide us with proof of the incident, i.e. Police / authorities / medical report.
- any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.

We will pay:	For:	Provided:	If you need to claim:
<p>up to £2,000,000 plus costs agreed between us in writing:</p>	<ul style="list-style-type: none"> any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> injury, illness or disease of any person. loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. liability for loss of, or damage to, property or injury, illness or disease is not caused or suffered by: <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. your ownership, care, custody or control of any animal. compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices. 	<p>Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

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

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

Accidental death and disability benefit (Policy B Section 10)

We will pay:	For:	Provided:	If you need to claim:
<p>a single payment of:</p> <p>£15,000 →</p> <p>£15,000 →</p> <p>£15,000 →</p>	<p>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</p> <p>death (limited to £1,500 when you are under 18 or over 70 at the time of incident).</p> <p>total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet.</p> <p>permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*.</p>	<ul style="list-style-type: none"> you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. you are not under 18 or over 70 and claiming permanent disablement. you are not claiming for more than one of the benefits that is a result of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death, we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

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

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

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- any payment for permanent disablement when your age is under eighteen (18) or over seventy (70).

We will pay:	For:	Provided:	If you need to claim:
<p>up to £20,000</p> <p>and</p> <p>for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. enquiries relating to your insured trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. you accept that if you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation. legal proceedings in the USA or Canada follow the contingency fee system operating in North America. you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. the estimated recovery is more than £500. we believe that you are likely to obtain a reasonable settlement. the costs cannot be considered under an arbitration scheme or a complaints procedure. you are not claiming against another insured-person who is a member of your family, business associate, a friend or travelling companion, whether insured by us or another provider. the claim is not due to damage to any mechanically propelled vehicle. 	<p>If you have an accident abroad and require legal advice you should contact:</p> <p>Slater & Gordon LLP, 58 Mosley Street, Manchester, M2 3HZ</p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</p> <p>To obtain this service you should:</p> <p>telephone 0161 228 3851 or fax 0161 909 4444</p> <p>Monday to Friday 9am-5pm</p>

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

- anything mentioned in the conditions and exclusions (page 9).
- legal proceedings in more than one country for the same event.
- any claims for legal proceedings through the contingency fee system in the USA or Canada.

If a natural disaster occurs (Policy B Section 12)

We will pay:	For:	Provided:	If you need to claim:
<p>up to a maximum of £1,000</p>	<ul style="list-style-type: none"> reasonable additional costs of travel and accommodation within a 20 mile radius, to the same standard as those on your booking, to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by an avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption. 	<ul style="list-style-type: none"> you are able to provide evidence of the necessity to make alternative travel arrangements. <p>your trip is not:</p> <ul style="list-style-type: none"> within the United Kingdom or Channel Islands. formed as part of a tour operator's package holiday. 	<p>You will need to provide written evidence from your tour operator to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to our claims office along with your original booking confirmation and receipts for all expenses made.</p>

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

- anything mentioned in the conditions and exclusions (page 9).
- any amounts recoverable from any other source.
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss specified in this policy.
- any claim where the avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption had already happened before you left home.

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown on the summary of cover on page 3</p>	<ul style="list-style-type: none"> every complete period of 24 hours that you are delayed following the delayed arrival in the UK, Channel Islands or BFPO of your pre-booked flight, train, coach or sea trip on the return journey which results in you incurring additional kennel or cattery fees. every complete period of 24 hours that you are unable to return home due to your illness. 	<ul style="list-style-type: none"> your pets stay exceeds the pre-booked period of accommodation. your claim does not form part of the original pre-booked duration for your pet. you reached your international departure point on your return journey home in time to board the pre-booked transport. you are able 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 have a valid claim under section B3. 	<p>You will need to provide written evidence from your transport provider confirming the reason for and the duration of the delay. You will need to submit this to the claims office along with your original booking confirmation and receipts for all expenses made.</p>

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

- anything mentioned in the conditions and exclusions (page 9).
- any claim where the delay is less than 24 hours in total.

GADGET INSURANCE

This insurance is arranged and administered by Bastion Insurance Services Ltd and underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Partners Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA Financial Conduct Authority Register number is 202664. You can check this on the Financial Conduct Authority's Register by visiting the website www.fca.org.uk/register

Bastion Insurance Services are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register

IMPORTANT INFORMATION

We have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide yourself whether it is or not. **You** have made a decision based on the information made available to **you**. This policy meets the demands and needs of those who wish to insure their **gadgets during their trip** against **theft, accidental damage, breakdown and accidental loss**.

Your Gadget must be in good condition and full working order prior to taking out this policy. If there is evidence that the damage, theft or loss occurred prior to the policy start date **your** claim will be refused and no premium refund will be due.

INTRODUCTION

You must read this policy document and the **Schedule of Insurance** together. The **Schedule of Insurance** tells **you** the period during which the policy is in force, what items are covered, and what level of cover applies to **your** insurance. Please check both documents carefully to make certain they give **you** the cover **you** want.

In return for the payment of **your** premium **we** will provide insurance for **your gadgets** during your **trip**, as stated in **your Schedule of Insurance**. This policy only covers **your gadgets** when in the care of **you** or a member of **your immediate family**.

Cover under this insurance is subject to the terms, conditions, and limitations shown below or as amended in writing by **us**.

DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this policy document.

Accessories – means items such as but not limited to, chargers, protective cases, headphones and hands-free devices, below the value of £150, that are used in conjunction with your insured **gadget** but excludes SIM cards and wearables. **Evidence of ownership** for **accessories** will need to be provided at point of claim.

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

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

Claims Administrators – Direct Group Limited.

Criteria: **We** can only insure **gadgets** if **you** are able to provide **Evidence of Ownership**, and if they are:

1. Purchased by **you** as new in the UK, or;
2. Purchased by **you** as refurbished direct from the Manufacturer or Network Provider in the UK, or;
3. Gifted to **you** as long as **you** are able to provide a Gift receipt, and;
4. Are not more than 4 years old (18 months for laptops) at the time this policy is initially purchased, and;
5. Are in **your** possession and in good working condition (not accidentally damaged) and;
6. Have not previously been repaired using non-manufacturer parts.

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

Excess - An amount **you** have to pay towards the cost of a claim under this insurance. **You** have to pay this amount regardless of the circumstances leading to the claim.

Gadget(s) – the portable electronic **gadget/s** that meet the **Criteria**, are insured by this policy, and shown on **your** Schedule of Insurance. **Gadgets** include: Mobile Phones, iPhones, iPads, Tablets, Camera's, Go Pro's, Smartwatches and Laptops.

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

Precautions – all measures that would be deemed appropriate to expect a person to take in circumstances to prevent **accidental loss**, accidental damage or **theft of your gadgets**.

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

Schedule of Insurance - the document provided to **you** following the purchase of this policy by **you** which includes the details of **your gadget** and which confirms your chosen level of insurance cover, **your period of cover**, the **limits of liability** under this policy and the **excess** payable.

Trip – means a **trip** you make that is outside of United Kingdom, and that occurs within the dates on **your schedule of insurance**.

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

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

We, us, our – shall mean UK Branch of Inter Partner Assistance

You, your, yourself – the person, who is over 18 years old, who owns the **gadget(s)** as stated on the **Schedule of Insurance**.

WHAT WE WILL COVER

A. Accidental Damage / Malicious Damage

We will arrange a repair if **your gadget** is damaged as the result of an accident or malicious damage whilst on **your trip**. If **your gadget** cannot be economically repaired, it will be replaced.

B. Theft

If **your gadget** is **stolen** whilst on **your trip**, we will replace it. Where only a part or parts of **your gadget** have been **stolen**, **we** will only replace that part or those specific parts.

C. Accidental Loss

If **you** accidentally or unintentionally lose **your gadget** whilst on **your trip**, **we** will replace it.

D. Breakdown

If **your gadget** suffers electrical breakdown whilst on **your trip**, which occurs outside of the manufacturers guarantee period, **we** will repair it. If **your gadget** cannot be economically repaired, it will be replaced. This cover is not available on laptops.

E. Unauthorised Call/Data Use

If **your** mobile phone is lost or **stolen** whilst on **your** trip and is used fraudulently, and **your** claim is covered by **your** policy, **we** will reimburse **you** for the costs upon receipt of **your** itemised bill up to a maximum value of £10,000 for any one claim. This includes calls, messages, downloads and data made / used from the time it was **accidentally lost** or **stolen** up to a maximum of 24 hours from discovery of the incident.

F. Liquid Damage

If **your gadget** is damaged as a result of accidentally coming into contact with any liquid whilst on **your trip**, **we** will repair it. If it cannot be repaired **we** will replace it.

G. Accessories

If **your** claim for **your gadget** is approved, **we** will replace any **accessories** that were **accidentally lost**, **stolen** or accidentally damaged at the same time as **your gadget** up to a maximum value of £150.

If **we** replace **your gadget** with a different make or model and this means that **you** can no longer use **your** existing **accessories**, **we** will replace them too, up to a maximum value of £150.

WHAT WE WILL NOT COVER

Your gadget is not covered for:

1. Theft:

- from any motor vehicle where **you** or someone acting on **your** behalf is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors have been closed and locked and all security systems have been activated. A copy of the repairer's account for damage in gaining entry to the locked vehicle must be supplied with any claim;
- from any building or premises (including **your accommodation**) unless the **theft** involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairer's account for such damage must be supplied with any claim;
- when away from **your accommodation**, or when in **your accommodation** with invited guests or other people; unless the **gadget** is concealed on or about **your** person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer);
- where **your gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the event giving rise to a claim under this insurance;
- where the **gadget** has been left **unattended** when it is away from **your accommodation** (including being in luggage during transit); or
- where all available **precautions** have not been taken to prevent **theft**;

2. Loss or damage caused by:

- **you** deliberately damaging, intentionally leaving or neglecting the **gadget**;
- **you** not following the manufacturer's instructions;
- the use of non-manufacturer approved **accessories**;

3. Repair or other costs for:

- routine servicing, inspection, maintenance or cleaning;
- loss caused by a manufacturer's defect or recall of the **gadget**;
- repairs carried out by persons not authorised by us;
- liquid damage to **your gadget** where the event causing the need to claim involved **you** taking **your gadgets** on a boat, other water vessels, or whilst taking part in water activities.
- wear and tear or gradual deterioration of performance;
- cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance;

4. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair.

5. Any loss of a SIM (subscriber identity module) card.

6. Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget** unless relating to unauthorised call/data use for **your** mobile phone up to the maximum value of £10,000.

7. The policy **excess fee** -if applicable. Please refer to **your** main Travel Policy Wording for details of the **excess fee** payable

8. Loss of or damage to **accessories** that were not attached to **your gadget** at the time of the incident.

9. Any claim for a **gadget** where **proof of usage** cannot be provided or evidenced.

10. Any claim for **accidental loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place **you** last had **your gadget**.

11. Reconnection costs or subscription fees of any kind.

12. War Risk

Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.

13. Nuclear Risk

Damage or destruction caused by, contributed to or arising from:

- a. ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.

14. Sonic Boom

Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.

15. Loss of Data or Software

Any loss of or damage to information or data or software contained in or stored on the **gadget** whether arising as a result of a claim paid by this insurance or otherwise.

16. Any indirect loss or damage resulting from the event which caused the claim under this policy.
17. Any liability of whatsoever nature arising from ownership or use of the **gadget**, including any illness or injury resulting from such ownership or use.
18. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.
19. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction.

CLAIM SETTLEMENT

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

CONDITIONS AND LIMITATIONS

1. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.
2. This insurance only covers **gadgets** bought in the UK. Cover automatically extends to include use of the **gadgets** anywhere in the world for **your trip** and is subject to any repairs being carried out in the UK by repairers approved by us. No cover is provided for claims where **you** are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. **You** can check the FCO travel advice at www.fco.gov.uk.
3. The **gadget(s)** must not be more than 4 years old (18 months if the **gadget** is a laptop), must be purchased in the UK as new, or if refurbished, purchased directly from the manufacturer, and **you** must be able to provide **evidence of ownership** when it is requested. **Evidence of ownership** should include the make, model and IMEI/serial number of the **gadget** and must be in **your** name or, **you** must be in possession of a gift receipt.
4. **You** must provide us with any receipts, documents or **evidence of ownership**, that it is reasonable for us to request.
5. This insurance may only be altered, varied or its conditions altered or premium changed by us giving **you** 30 days' notice in writing.
6. **You** cannot transfer the insurance to someone else or to cover any other **gadget(s)** without **our** written permission.
7. **You** must take all available **precautions** to prevent any loss or damage.
8. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

CANCELLATION

Your right to change your mind (withdrawal period)

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents.

On receipt of **your** written notice of cancellation **you** will receive a full refund of all premium paid provided that no claim has been paid by us and **you** do not intend to make a claim under this insurance.

If a claim has been made by **you we** will not refund any premium.

If **you** do not exercise **your** right to cancel during the 14 day period, **your** policy will continue as normal.

CLAIMS PROCEDURE

1. **You** must:

- notify the **claim administrators** on +44 (0) 345 074 4813 or by emailing gadgetclaims@directgroup.co.uk. as soon as possible but ideally within 48 hours of **your** return to the UK;
- report the **theft** or **accidental loss** of any **gadget**, within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset;
- report the **theft** or loss of any **gadgets** to the Police within 48 hours of discovery and obtain a crime reference number in support of a **theft** claim and a lost property number in support of an **accidental loss** claim;

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

• provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these Insurers; and

2. If **we** replace **your gadget(s)** the damaged or lost item becomes **our** property. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

Please address all claims correspondence to the **Claims Administrators**:

Direct Group
 Quay Point
 Lakeside Boulevard
 Doncaster, DN4 5PL
 gadgetclaims@directgroup.co.uk

To help us improve **our** service **we** may record or monitor telephone calls.

WARNING

If **you** or anyone acting on **your** behalf knowingly commit a fraudulent act or submit a fraudulent document or make a fraudulent statement or exaggerate any claim made under this insurance, **we** will not pay the claim and cover under this and all other insurances currently in force with us with which **you** are connected will cease immediately. **You** will not be entitled to any refund of premium under any policy.

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

CONSUMER INSURANCE ACT

You are required to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell us of any changes to the answers **you** have given as soon as possible.

Under the Consumer Insurance (Disclosure and Representations) Act 2012 **your** failure to take reasonable care to avoid misrepresentation in relation to the information provided (including subsequent changes to any such information) could result in **your** policy being cancelled or **your** claim being rejected or not fully paid.

COMPLAINTS

CLAIMS / SERVICE

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should in the first instance contact The Customer Services Director. The contact details are:

Claims Administrators

Customer Relations,
Direct Group,
Quay Point,
Lakeside Boulevard,
Doncaster,
DN4 5PL

Email: gadgetcomplaints@directgroup.co.uk

Telephone: **0345 074 4788**

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

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

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

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

Financial Ombudsman Service

Exchange Tower Harbour Exchange Square London E14 9SR

www.financial-ombudsman.org.uk

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

COMPENSATION SCHEME

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

DATA PROTECTION

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

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

These activities may include:

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

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

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

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

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

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

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

Email: dataprotectionenquiries@axa-assistance.co.uk

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

We will pay:	For:	Provided:	If you need to claim:
<p>up to £750</p> <p>Single article limit: £250</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p> <p>up to £50 per 24 hours up to a maximum of £375 in total</p>	<p>either</p> <ul style="list-style-type: none"> the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear. <p>or</p> <ul style="list-style-type: none"> the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. the cost of hire of golf equipment if your golf equipment is lost, stolen, or delayed on your outward journey for over 24 hours from the time you arrived at your trip destination. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. you have notified the Police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss or damage. you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents. your golf equipment is not specifically insured elsewhere. you are able to provide either the damaged items on request or to prove the existence and ownership/purchase of any item lost or stolen. you have kept all receipts for this hire and sent them in to us with your claim. 	<p>Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipts for items purchased/hired.</p> <p>Please then return the damaged item to:</p>
<p>up to £50 per 24 hours up to a maximum of £375 in total</p>	<ul style="list-style-type: none"> the loss of green fees should the pre-booked course become unplayable due to adverse weather conditions. 	<ul style="list-style-type: none"> the course is closed by a club official and you have confirmation in writing. 	<p>The Recoveries Department at Travel Insurance Facilities 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p>
<p>up to £100</p>	<ul style="list-style-type: none"> costs incurred following you achieving a hole in one 	<ul style="list-style-type: none"> you have confirmation in writing from the club secretary and your playing partner. you have kept all receipts for these items and send them in to us with your claim. 	<p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>

BE AWARE! The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

No cover is provided under this golf extension for:

- anything mentioned in the conditions and exclusions (page 9).
- any intentional damage to golf equipment due to carelessness/reckless actions.
- your golf equipment being left unattended away from your personal holiday or trip accommodation between 6:00am and 11:00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless access was gained by violent and forcible means.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for 31 days on either your Single Trip or your Annual Multi Trip policy. We recommend when participating in winter sports that the appropriate clothing, including crash helmets, should be worn, and activities undertaken match the level of experience the insured person has in that sport (e.g. if you are an amateur skier do not undertake a black run).

We will pay:	For:	Provided:	If you need to claim:
<p>up to £500 for hired or owned ski equipment.</p> <p>Single article limit - £200</p> <p>Unreceipted items - £50 per item up to a maximum of £150</p>	<ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. or the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the Police, your carrier or tour operator's representative and obtained an independent written report. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items. you have a valid claim for medical expenses. you have supporting medical evidence confirming your inability to ski. 	<p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged item to:</p> <p>The Recoveries Department at Travel Insurance Facilities 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p>
<p>up to £15 per 24 hours delay, up to a maximum of £150</p> <p>up to £15 per 24 hours delay, up to a maximum of £150</p> <p>up to £100 per 24 hours delay, up to a maximum of £400</p>	<ul style="list-style-type: none"> the cost of hiring replacement ski equipment if your ski equipment is lost, stolen or damaged on your outward journey for over 24 hours from the time you arrived at your trip destination. the cost of hiring replacement ski equipment if your ski equipment is delayed over 24 hours. the loss of use of your ski pack following your injury or illness during your trip. 	<ul style="list-style-type: none"> you are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level. you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. you are not claiming for more than £35 per full 24 hour period. 	<p>For all other losses you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p>
<p>up to £35 per 24 hours up to a maximum of £350</p> <p>up to £35 per 24 hours up to a maximum of £350</p>	<ul style="list-style-type: none"> each <i>full 24hrs</i> you are unable to ski due to the <u>lack of snow</u> which results in the total closure of skiing facilities in the resort. the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort. 	<ul style="list-style-type: none"> you are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level. you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. you are not claiming for more than £35 per full 24 hour period. 	<p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>

BE AWARE! The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

No cover is provided under this winter sports extension for:

- anything mentioned in the conditions and exclusions (page 9).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.



Certificate Wording
END SUPPLIER FAILURE INSURANCE – ESF

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-V2.19:**

IPP Claims at Sedgwick

Oakleigh House

14-15 Park Place

Cardiff CF10 3DQ, United Kingdom

Telephone: +44 (0)345 266 1872

Email: Insolvency-claims@iplondon.co.uk

Website: www.iplondon.co.uk/claims.asp

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

ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

Unlike other policies we cover many sports and activities as standard; **no additional premium is required for activities listed in Category A.** We have categorised the activities that are not covered as standard into a further three bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary. *(All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated).* Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events – unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy. Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim. If you are unsure please do not hesitate to contact OK To Travel Limited on 01223 446 920 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200. *Please note those activities marked in italics and underlined do not have Personal Liability cover or Accidental Death and Disability cover.*

Category A – Covered as standard

Aerobics, *Archery*, Badminton, Banana Boating, Basketball, Beach Games, Bowls, Cricket, *Cycling (not BMX and mountain bikes or cycling tours)*, Fishing, Football, Golf, Hiking / Trekking up to 2,000m, *Hot Air Ballooning (UK organised)*, Ice-Skating (rink only), *Kitesurfing (Inshore)*, *Parascending (towed by boat)*, Racket ball, *Rafting / Canoeing / Kayaking (including white water grades 1-3)*, Rambling, Roller Skating, Rounders, *Scuba Diving (up to 18 metres)*, Snooker / Pool / Billiards, Snorkelling, Squash, *Surfing*, Swimming (Inshore), Table Tennis, Tennis, Volleyball, Water Polo, *Water-skiing (Inshore)*, *Windsurfing (Inshore)*, *Yachting / Boating / Sailing / Rowing (Inshore)*,

Category B – Additional Premium required (in addition to the activities listed under Category A)

Boxing Training, *Bungee Jump*, Camel / Elephant Riding, Cycle Touring, Deep Sea Fishing, Dog Sledging, *Flying a private plane or small aircraft*, *Flying as a passenger in a private or small aircraft*, *Go Karting (specific use)*, Gymnastics, Hiking / Trekking up to 3,500m, Hockey, Horse Riding whilst wearing a helmet (no Polo, Hunting or Jumping), *Hot Air Ballooning (non-UK organised)*, Hydro Zorbing, *Jet Skiing*, Martial Arts (training only), *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 – see conditions and exclusions page 19 for more information on UK qualifications*, Mountain Biking, *Quad Biking (no racing)*, *Rafting / Canoeing / Kayaking (including white water grade 4)*, Rugby (Training / Amateur match only), Safari (organised trips only and not involving the use of firearms), *Scuba Diving (up to 30 metres)*, Sea Canoeing, Work Abroad (including manual work – see definitions page for more information on manual work).

Category C - Additional Premium required (in addition to the activities listed under Category A & B) – Included upon payment of winter sports premium

Abseiling, American Football, *Gliding*, Outdoor Endurance Events, Parachuting, Paragliding, *Parascending (over land)*, Sail Boarding, Sand Boarding, Sand Yachting, Skateboarding, *Snowmobiling*.

Category D - Additional Premium required (in addition to the activities listed under Category A, B & C)

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

If you need to claim



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: www.policyholderclaims.co.uk

Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Telephone: 0203 829 6683

You need to:

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

We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with, in your name, the defence/settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name, but at our expense, to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- we will pay a maximum of £80 for medical records/ completion of a medical certificate.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.

Gadget cover claims

- If you need to claim under section B14, Gadget cover, please refer to page 25.

DATA PROTECTION ACT – PERSONAL INFORMATION

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you.

If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679)) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data.

For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

If your complaint is regarding the selling of your policies please contact: Fred Chate on 01480 220 673 or write to; OK To Travel Limited, 58 Market Square, St Neots, Cambridgeshire, PE19 2AA.

If your complaint relates to section B17 and you would like to complain about the outcome of your claim, or assistance provided, please forward details of your complaint in the first instance as follows:

- The Customer Services Manager, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, fax on 0208 776 3751 or email on info@ipplondon.co.uk

Please make sure that you quote the policy number which can be found on your policy statement. It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them.

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

If your complaint relates to sections A1 or B1-B16 and you would like to complain about the outcome of your claim, or assistance provided, please forward details of your complaint in the first instance as follows:

- Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or call on 0203 829 6604 or email complaints@tifgroup.co.uk who will review the claims office decision.

If your complaint relates to Gadget cover, section B14, please refer to page 26.

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

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

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Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany. Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Registered in England. Registered Number: 3220410.

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority. Travel Administration Facilities, Travel Claims Facilities and tifgroup-assistance are trading names of Travel Insurance Facilities plc.

Sections B17 are provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, and is underwritten by Certain Underwriters at Lloyds (The Insurer)



YOUR IMPORTANT INFORMATION

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

contact Emergency Assistance Facilities 24 hour emergency advice line on:

+44 (0) 203 829 6684

FOR NON-EMERGENCIES ABROAD:

+44 (0) 203 829 6683

IF YOU NEED A CLAIM FORM:

you can download the relevant form:

www.policyholderclaims.co.uk

or contact Travel Claims Facilities on:

+ 44 (0) 203 829 6683

TO CONTACT OK TO TRAVEL:

01223 446 920

