

DIVE INTO THE DETAIL

Your Travel Insurance
Policy Wording

m*Virgin*ONEY

What's in this document

Welcome	3
Useful contact details	5
Summary of cover limits	6
Words with special meanings	8
What you need to know before you go	12
<hr/>	
If you have a pre-existing medical condition	13
If your health changes	14
When your cover starts and ends	15
Renewing your policy	16
Countries we do and don't cover	17
Giving us the facts and making changes to your policy	19
How to make a claim	20
What this policy covers	23
<hr/>	
Section 1: Emergency medical and repatriation expenses	24
Section 2: Cancellation	27
Section 3: Curtailment and loss of holiday	29
Section 4: Personal accident	32
Section 5: Personal possessions	34
Section 6: Personal money	36
Section 7: Passport and other documents	37
Section 8: Baggage delay on outward journey	38
Section 9: Missed departure	39
Section 10: Travel delay and abandonment	41
Section 11: Personal liability	43
Section 12: Hijack	45
Section 13: Legal costs and expenses	46
Section 14: COVID-19 cover	51
Section 15: Pet care	54
Section 16: Gadget	55
Section 17: Winter sports (optional)	61
Section 18: Cruise (optional)	65
Section 19: Rental vehicle excess waiver (optional)	69
Other things you need to know	70
<hr/>	
What this policy doesn't cover	71
Conditions applying to this policy	75
How to cancel your policy	76
How to make a complaint	77
Activities we do and don't cover	78
How we look after your information	82
The companies involved	83

Welcome

About Your insurance Policy

Throughout **Your Policy**, certain words have special meanings and these are listed and explained in the section “**Words with special meanings**”. These words are highlighted in bold wherever they appear.

We strongly recommend that **You** keep a record of all information given to **Us**, including telephone calls, copies of all letters, emails and the application and claim forms **You** completed whether in hard copy or on-line. A copy of the **Policy** is available on request.

If **You** have any queries about **Your** cover, **You** can call **Our** Customer Helpline on 0330 175 8283 and tell **Us** **Your Policy** number. **We** want **You** to get the most from **Your Policy** and to do this **You** should:

- Read **Your Policy** carefully and make sure **You** have the level of cover that meets **Your** needs.
- Make sure **You** have declared any **Pre-existing Medical Conditions**.
- Contact **Us** if there are any changes to **Pre-existing Medical Conditions** or new medical conditions; failure to do so may result in a claim being rejected or payment being reduced.
- Make sure that **You** understand the conditions and exclusions which apply to **Your Policy** because if **You** do not meet these conditions it may affect any claim that **You** make.

Remember, no policy covers everything. **We** do not cover certain things such as:

- **Pre-existing Medical Conditions** (unless the appropriate additional premium has been paid and **We** have agreed them in writing).
- **Hazardous Activities and Sports**. **You** will not be covered when taking part in certain **Hazardous Activities and Sports**. Please see “**Activities we do and don’t cover**” for details.

- Children when travelling independently under a **Family** or **Single-Parent Family** policy.
- Uninsured losses e.g. the cost of obtaining a Police or medical report.
- Sea-going cruises unless the Cruise cover option has been selected and the appropriate additional premium has been paid.

Each section of the **Policy** has a limit on the amount **We** will pay under that section, called the sum insured. Some sections also include inner limits e.g. for a single item or for **Valuables** in total. The sums insured and inner limits for each section are shown in the “**Summary of cover limits**”.

Claims under most sections of the **Policy** will be subject to an **Excess**, which applies per claim per section for each **Insured Person**. Where **We** are making a claims payment to **You**, **We** will deduct the **Excess** from the payment amount. Where **We** are settling a claims invoice directly with a medical provider or other supplier, **You** will be responsible for paying **Us** the **Excess**. The amount of **Excess** per person for each section of cover is shown in the “**Summary of cover limits**”.

This will not apply if **You** have purchased the **Excess Waiver** option.

The things which are not covered by **Your Policy** are stated under:

- The “**What this policy doesn’t cover**” section; and
- “What is not covered” in each section of cover.

About Your contract

Your Policy is a legal contract between **You** and **Us**. The two parts – **Your Policy Wording** and **Your Policy Schedule** – make one legal document and **You** must read them together.

The laws of the **United Kingdom** allow both parties to choose the law which will apply to this contract. However, the law which applies to this contract is the law which applies to the part of the **United Kingdom** where **Your Home** is, unless otherwise agreed by **Us** in writing. The only exception is if **Your Home** is in the Channel Islands or the Isle of Man, when the law of England and Wales will apply to this contract.

If there is any disagreement, **We** will use **Your Policy** over any other assurances or statements, unless they are confirmed in writing and form part of the **Policy**.

All communication between **You** and **Us** will be in English.

Your Policy is based on all the information **You** gave **Us** about **You**, the person(s) named on **Your Policy Schedule**, other person(s) on whom **Your** trip may depend, **Your** trip(s) and personal circumstances when **You** applied for the insurance. Every time **We** or **You** make a change to **Your** insurance **We** will send **You** a new **Policy Schedule**.

If **You** have purchased Annual Multi-Trip insurance, **We** will remind **You** of the details of **Your** insurance at least every 12 months. This will allow **You** to check that **Your Policy** still meets **Your** needs.

Our part of the contract is as follows

We provide the cover set out in **Your Policy**. **Your Policy Schedule** shows which sections of cover in the **Policy Wording** **You** have chosen to purchase, and the total premium. This cover will only apply to the named **Insured Person(s)**, during the **Policy Period** and within the geographical limits all shown on **Your Policy Schedule**.

Your part of the contract is as follows

You must pay the premium for each **Policy Period**. **You** can pay the premium with a debit or credit card or any other agreed method.

Eligibility

To be eligible for cover under this **Policy**, **You** must be:

1. In the **United Kingdom** when the **Policy** is purchased (except when **You** renew an existing Annual Multi-Trip policy); and
2. Aged 80 or under at the start of the **Policy Period** for Annual Multi-Trip policies; and
3. Resident in the **United Kingdom**, meaning that **You**:
 - a. Have an address in the **United Kingdom**; and
 - b. Have lived in the **United Kingdom** for at least 6 of the last 12 months; and
 - c. Are registered with a General Practitioner in the **United Kingdom**.

Useful contact details

Emergency Assistance

24 hours, 7 days a week

Tel: +44 (0) 1403 788 702 (from anywhere except the USA, Canada or Mexico)
+1-877-311-3720 (toll free from a landline in the USA or Canada)
+1-786-206-9921 (from Mexico or calling from a UK mobile phone while in USA or Canada)

Please note that any medical or repatriation expenses in excess of £500 must be authorised by **Us** in advance.

Customer Helpline

Monday to Friday, 9am-5pm

Tel: 0330 175 8283
Email: service@travel-insurance.virginmoney.com

Claims Service (non-emergency claims)

Monday to Friday, 9am-5pm

For all claims except under the “Gadget” section please contact:

Tel: +44 (0) 1403 788 701
Email: claims@ergo-ias.co.uk

You can submit **Your** claim online at <https://virginmoney.submitclaim.online/auth/policy/>.
Alternatively, **We** can send **You** a claim form either by post or by email.

For claims under the “Gadget” section please contact:

Tel: 0330 175 7850
Email: virgin.tiga@taurus.gi

Reciprocal health agreements

If **You** require medical treatment during **Your** trip then in the first instance **You** must make use of any reciprocal health agreement between the United Kingdom, Channel Islands, or the Isle of Man and the country **You** have travelled to.

Under the “Emergency medical and repatriation expenses” section of this **Policy We** will not deduct an **Excess** in the event of a claim where the cost of treatment has been reduced by the use of a reciprocal health agreement.

Australia and New Zealand

If **You** require medical treatment in:

- Australia – **You** must enrol with a local MEDICARE office; or
- New Zealand – **You** must go to a state medical facility and present **Your** passport at the time of treatment.

If **You** are admitted to hospital, contact must be made with **Our** assistance company as soon as possible.

For more details please see: <https://www.nhs.uk/using-the-nhs/healthcare-abroad/>

Summary of cover limits

Your Policy Schedule will show the level of cover **You** have, any optional cover **You** have chosen, **Your** cover limits and excesses, and any extra conditions that might apply.

		Red		Silver		Gold	
Section	Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
1	Emergency medical and repatriation expenses	£10,000,000	£100	£12,500,000	£75	£15,000,000	£50
	- Hospital confinement benefit	£20 per 24 hours up to £1,000	Nil	£25 per 24 hours up to £2,000	Nil	£50 per 24 hours up to £2,000	Nil
	- Mugging hospitalisation benefit	£15 per 24 hours up to £150	Nil	£25 per 24 hours up to £250	Nil	£50 per 24 hours up to £500	Nil
	- Emergency dental treatment	£250	Nil	£400	Nil	£500	Nil
	- Additional travel and accommodation expenses	£1,000	Nil	£2,000	Nil	£3,000	Nil
	- Funeral expenses abroad or cremation expenses abroad	£5,000	Nil	£5,000	Nil	£5,000	Nil
	- UK prescriptions	£50	Nil	£50	Nil	£50	Nil
	- UK physiotherapy and chiropractic care	£150	Nil	£350	Nil	£500	Nil
2	Cancellation	£3,000	£100	£5,000	£75	£7,500	£50
3	Curtailed and loss of holiday	£3,000	£100	£5,000	£75	£7,500	£50
4	Personal accident						
	- Death: aged 18 - 65	£7,500	Nil	£15,000	Nil	£25,000	Nil
	- Death: aged 17 and under or aged 66 and over	£2,500	Nil	£2,500	Nil	£2,500	Nil
	- Disablement: aged 18 - 65	£10,000	Nil	£20,000	Nil	£50,000	Nil
	- Disablement: aged 17 and under or aged 66 and over	£2,500	Nil	£2,500	Nil	£2,500	Nil
5	Personal possessions	£1,250	£100	£2,000	£75	£3,000	£50
	- Single item limit	£200	£100	£300	£75	£500	£50
	- Valuables	£200	£100	£400	£75	£600	£50
6	Personal money	£500	£100	£750	£75	£1,000	£50
	- Cash	£200	£100	£300	£75	£500	£50
7	Passport and other documents						
	- Passport and other documents	£200	Nil	£300	Nil	£500	Nil
	- Event tickets	£200	Nil	£300	Nil	£500	Nil
8	Baggage delay on outward journey	£50 per 12 hours up to £200	Nil	£100 per 12 hours up to £500	Nil	£150 per 12 hours up to £750	Nil
9	Missed departure	£500	£100	£1,000	£75	£1,500	£50
10	Travel delay and abandonment						
	- Travel delay benefit	£25 every 12 hours	Nil	£40 every 12 hours	Nil	£50 every 12 hours	Nil
	- Maximum Limit for travel delay benefit	£200	Nil	£400	Nil	£500	Nil
	- Abandonment after 12 hours delay	£3,000	£100	£5,000	£75	£7,500	£50
11	Personal liability	£2,000,000	£100	£2,000,000	£75	£2,000,000	£50
12	Hijack	£100 per 24 hours up to £1,000	Nil	£150 per 24 hours up to £1,500	Nil	£200 per 24 hours up to £2,000	Nil
13	Legal costs and expenses	£25,000	Nil	£25,000	Nil	£25,000	Nil
14	COVID-19 cover						
	- Cancellation	£3,000	£100	£5,000	£75	£7,500	£50
	- Curtailed	£3,000	£100	£5,000	£75	£7,500	£50
	- Emergency medical and repatriation expenses	£10,000,000	£100	£12,500,000	£75	£15,000,000	£50
15	Pet care						
	A. Cancellation or abandonment - lost kennel and cattery fees	£250	Nil	£250	Nil	£250	Nil

	B. Delayed return - additional kennel and cattery fees	£25 per 24 hours up to £250	Nil	£50 per 24 hours up to £500	Nil	£75 per 24 hours up to £750	Nil
16	Gadget						
	- Accidental or malicious damage, loss or theft	£500	£100	£500	£75	£750	£50
	Enhanced Gadget Cover 1 (optional)						
	- Accidental or malicious damage, loss or theft	£1,000	£100	£1,000	£75	£1,000	£50
	Enhanced Gadget Cover 2 (optional)						
	- Accidental or malicious damage, loss or theft	£2,000	£100	£2,000	£75	£2,000	£50
	Enhanced Gadget Cover 3 (optional)						
	- Accidental or malicious damage, loss or theft	£3,000	£100	£3,000	£75	£3,000	£50
17	Winter sports (optional)						
	A. Winter sports equipment - loss, theft or damage						
	- Replacement or repair	£500	£100	£750	£75	£1,000	£50
	- Hire of replacement equipment	£20 per 24 hours up to £300	Nil	£30 per 24 hours up to £450	Nil	£40 per 24 hours up to £600	Nil
	B. Winter sports equipment - delay						
	- Hire of replacement equipment	£20 per 24 hours up to £300	Nil	£30 per 24 hours up to £450	Nil	£40 per 24 hours up to £600	Nil
	C. Ski pass - loss or theft	£200	£100	£250	£75	£300	£50
	D. Ski pack - illness or injury	£20 per 24 hours up to £300	Nil	£30 per 24 hours up to £450	Nil	£40 per 24 hours up to £600	Nil
	E. Ski pack or alternative resort - piste closure	£20 per 24 hours up to £300	Nil	£30 per 24 hours up to £450	Nil	£40 per 24 hours up to £600	Nil
	F. Travel disruption - avalanche or landslide	£15 per 24 hours up to £300	Nil	£20 per 24 hours up to £400	Nil	£25 per 24 hours up to £500	Nil
18	Cruise (optional)						
	A. Missed port departure	£500	£100	£750	£75	£1,000	£50
	B. Cruise interruption	£500	£100	£750	£75	£1,000	£50
	C. Itinerary change	£50 per port up to £250	Nil	£100 per port up to £500	Nil	£100 per port up to £500	Nil
	D. Cabin confinement benefit	£50 per 24 hours up to £500	Nil	£75 per 24 hours up to £750	Nil	£100 per 24 hours up to £1,000	Nil
	E. Unused excursions	£300	£100	£500	£75	£750	£50
	F. Increased personal possessions limits	£2,500	£100	£3,000	£75	£3,500	£50
	- Single item limit	£400	£100	£500	£75	£750	£50
	- Valuables	£500	£100	£500	£75	£500	£50
	G. Evening wear	Nil	Nil	£100	Nil	£150	Nil
19	Rental vehicle excess waiver (optional)						
	- Excess/deposit with sub limits for:	£2,000	Nil	£2,000	Nil	£2,000	Nil
	- Roof	£600	Nil	£600	Nil	£600	Nil
	- Windscreen, windows or sunroof	£800	Nil	£800	Nil	£800	Nil
	- Undercarriage	£500	Nil	£500	Nil	£500	Nil
	- Tyres (for replacement)	£100 each tyre	Nil	£100 each tyre	Nil	£100 each tyre	Nil
	- Tyres (for repair)	£50 each tyre	Nil	£50 each tyre	Nil	£50 each tyre	Nil

Words with special meanings

The following are defined terms which will have the same meaning and appear in bold wherever they appear in the **Policy Wording**:

Accident/Accidental

A sudden, unexpected, specific, violent, external, visible, chance event which occurs at a single identifiable place and time.

Bodily Injury

An injury caused solely by an **Accident**, asphyxia, gases or vapours, immersion or submersion, self-defence or unavoidable exposure to the elements.

Business Trip

A journey undertaken in relation to **Your** employment or usual occupation.

Cash

Valid coins, bank and currency notes.

Catastrophe

Avalanche, earthquake, explosion, fire, flood, hurricane, landslide, tornado, tsunami, volcanic activity or outbreak of infectious disease (unless declared an epidemic or pandemic by the World Health Organisation).

Colleague

Any person whose absence from the same business as **You** for one or more complete days at the same time as **Your** absence prevents the effective continuation of that business.

Consent

1. **Your** agreement on **Your** own behalf; and
2. Where **You** are the legal parent or guardian of children under the age of 16 to be insured on the **Policy**, on their behalf; and
3. **Your** warranty that **Your** spouse or partner and any other children aged 16 and above to be insured on the **Policy** have given their agreement; and
4. **Your** warranty that, where **You** are NOT the legal parent or guardian of children under the age of 16 to be insured on the **Policy** but

Your spouse or partner is, that **Your** spouse or partner has given his/her agreement on their behalf.

Couple

You and **Your** spouse or civil partner, or the person with whom **You** are permanently cohabiting in a marriage-like relationship.

Curtailment / Curtail / Curtailing

Returning to **Your Home** in the **United Kingdom** before the scheduled return date.

Cyber-attack

The use of disruptive activities such as hacking, worms, viruses, trojan horses, blended threats, ransomware and other malware, or the threat thereof, against computers and/or networks, with the intention to cause real-world harm or severe disruption of systems or infrastructure.

ETI/We/Our/Us

ERGO Travel Insurance Services Ltd (**ETI**) on behalf of Great Lakes Insurance UK Limited, except for the "**Legal costs and expenses**" section where **We/Our/Us** refers to ARAG Legal Expenses Insurance Company Limited and the "**Gadget**" section where **We/Our/Us** refers to Taurus Insurance Services Limited, who administer and arrange the insurance on behalf of the insurer of this section.

Event Ticket(s)

Tickets or passes which **You** have purchased to gain admission or entry to, a theme park, water park, exhibition, concert, theatre or sporting event.

Excess

The amount of money **You** will have to pay per person per claim per section towards the cost of a claim.

Excess Waiver

The reduction of the **Excess** to zero.

Family

You and **Your** spouse or civil partner, or the person with whom **You** are permanently cohabiting in a marriage-like relationship and up to five (in total):

1. Unmarried dependent children (including adopted, foster and step-children) aged 17 or under living in the same household (or living away while attending full time education); and/or
2. If **You** are divorced or separated, **Your** natural children aged 17 or under who do not live with **You** on a permanent basis.

Children, as specified above, are only covered when travelling with **You** or **Your** cohabiting spouse or partner.

Gadget

The item(s) insured by this **Policy**, owned by **You** and shown within the relevant proof of purchase.

A **Gadget** can be any of the following items:

Mobile Phones, Smart Phones, Laptops (including Custom Built), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head/Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker.

Golf Equipment

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

Hazardous Activities and Sports

Any pursuit or activity where it is recognised that there is an increased risk of serious injury or where there is a reasonable expectation of aggravating any existing injury or condition. See "[Activities we do and don't cover](#)".

Home

Your principal place of residence, which is used for domestic purposes, within the **United Kingdom**.

Illness

A sudden, acute and unexpected deterioration in health not caused by **Bodily Injury**.

Insurance Event

One occurrence, or all occurrences of a series, consequent on or attributable to one source or

originating cause, giving rise to a claim.

Insured Journey

A pre-booked **Leisure Trip** from or within the **United Kingdom**, started and ended during the **Policy Period** and which includes a flight or pre-booked overnight accommodation away from **Your Home**. For an Annual Multi-Trip policy, a journey that is started within the **Policy Period** is only covered until the end of the **Policy Period** unless the **Policy** is renewed prior to expiry. For Annual Multi-Trip policies, any **Leisure Trip** solely within the **United Kingdom** is only covered when **You** have pre-booked at least two consecutive nights accommodation.

Insured Person / You / Your

Any person named on the **Policy Schedule** who is eligible to be insured and for whom the premium has been paid.

Kidnap

The unlawful holding of an **Insured Person** by a third party without the **Insured Person's** consent and whose release is subject to the fulfilment of certain conditions.

Leisure Trip

A journey solely for holiday or leisure purposes.

Manual Work

Work that is physical, including, but not limited to construction, installation, assembly and building work, work that involves putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery.

Medical Practitioner

A qualified medical physician, not being an **Insured Person, Relative, Colleague** or any other person with whom **You** are travelling or staying.

Mugging

A violent physical attack on **You** which causes **Bodily Injury**, involving attempted or actual theft by a person or persons not previously known to **You**.

Personal Money

Credit, debit or charge cards, cheques, travellers cheques, **Cash**, bonds, money orders, negotiable instruments, pre-paid phone cards or other

securities belonging to **You**.

Personal Possessions

Baggage, clothing and personal effects, backpacks, bags and other containers taken on, or acquired during, an **Insured Journey** by **You**, and which are owned by **You** including **Valuables** and gifts purchased outside of **Your** country of residence (but excluding **Personal Money** and **Gadgets**).

Policy

The contract of insurance consisting of the **Policy Wording** and **Your Policy Schedule**.

Policy Period

The period to which the insurance applies, between and inclusive of the dates shown as "Cover start date" and "Cover end date" on **Your Policy Schedule**.

Policy Schedule

The certificate of insurance as amended or endorsed from time to time.

Policy Wording

This document.

Pre-existing Medical Condition(s)

- Any medical condition suffered by an **Insured Person** before this **Policy** was bought, or an **Insured Journey** was booked or started, whichever is later for which he/she:
 - Should have sought medical advice; or
 - Is under investigation; or
 - Is awaiting investigation, a medical procedure or in-patient hospital treatment; or
 - Is waiting for test results; or
 - Has been given a terminal prognosis; or
 - Knows will require medical treatment during an **Insured Journey**; or
 - Is travelling to get medical treatment abroad.
- In the last 5 years, the treatment of any **Insured Person** for alcohol or drug addiction.
- Any of the following medical conditions, suffered by an **Insured Person** before this **Policy** was bought, or an **Insured Journey** was booked or started, whichever is later:

- A psychiatric or psychological condition; or
 - A cardiovascular or heart-related condition such as a heart attack, angina, chest pain or hypertension; or
 - A lung or respiratory-related condition (not including stable, well-controlled asthma when there is no other medical condition); or
 - Any form of cancer whether in remission or not; or
 - A cerebro-vascular condition such as a stroke or T.I.A. (transient ischaemic attack); or
 - A renal condition or diabetes.
- Any medical condition suffered by an **Insured Person** in the 12 months before this **Policy** was bought and until the start of any **Insured Journey**, for which he/she:
 - Is currently being prescribed or on regular medication; or
 - Is receiving treatment of any kind; or
 - Is on a waiting list for inpatient hospital treatment; or
 - Has required an organ transplant or required dialysis.
 - Any medical condition suffered by any **Relative** or **Colleague** of an **Insured Person**, travelling companion or friend with whom **You** are going to travel or stay which could reasonably be expected to give rise to a claim, that **You** or any **Insured Person** was aware of before this **Policy** was bought, or an **Insured Journey** was booked or started, whichever is later.

Private Accommodation

Within a permanent building, a securely lockable room or connected series of rooms including sleeping quarters for **Your** sole private use or the sole private use of **Your** travelling party.

Public Transport

Any publicly licensed train, tram, bus, coach, ferry service or airline flight operated according to a published timetable.

Relative

Your spouse or civil partner, or the person with whom **You** are permanently cohabiting in a marriage-like relationship, son, daughter (including adopted or foster child), mother, father, sister, brother, grandmother, grandfather, grandchild,

fiancé(e) and next of kin, including the same in-law and step-relations.

Single Item Limit

The maximum amount **We** will pay for any one item, pair or set of items belonging to **You**. A pair or set is any number of items that belong together or can be used together.

Single-Parent Family

You and up to five (in total):

1. Unmarried dependent children (including adopted, foster and step-children) aged 17 or under living in the same household (or living away while attending full-time education); and/or
2. If **You** are divorced or separated, **Your** natural children aged 17 or under who do not live with **You** on a permanent basis.

Children, as specified above, are only covered when travelling with **You**.

Sports Equipment

Those articles which are usually worn, carried or held in the course of participation in a recognised sport.

Strike or Industrial Action

Any form of industrial action taken by workers that is carried out with the intention of preventing, restricting, or otherwise interfering with the production of goods or the provision of services.

Terrorism/Terrorist Act

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system or network, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following apply:

1. The apparent intent or effect is to intimidate or coerce a government or business or to disrupt any segment of the economy; or
2. The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such

segments; or

3. The reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Valuables

Jewellery, antiques, articles made of gold, silver or other precious metals, precious or semi-precious stones, musical instruments, furs, watches and binoculars.

War and Civil Unrest

1. Any sort of war (whether declared or not), hostility, invasion, revolution, act of foreign enemy, civil war or unrest, rebellion, insurrection, mutiny, uprising or military usurped power, martial law, state of siege or United Nations or NATO enforcement action; or
2. The explosion of war weapon(s), utilisation of nuclear, chemical or biological weapons or the hostile act of an enemy foreign to the nationality of the **Insured Person** or of the country in which the act occurs.

Winter Sports Equipment

Skis, ski-boots, bindings, mono-skis, snowboards, splitboards, ski-helmets and ski-poles.

What you need to
know before
you go

m*Virgin*ONEY

If you have a pre-existing medical condition

Your declaration: important questions relating to health, activities and the acceptance of your insurance.

Please consider and answer these questions carefully. If **You** answer "Yes" to any of these questions **You** will not be covered by this **Policy** unless **You** contact **Us** and **We** accept **You** for cover in writing.

1. Is any Insured Person suffering from a medical condition for which he/she: a. Should have sought medical advice? b. Is under investigation? c. Is awaiting investigation, a medical procedure or in-patient hospital treatment? d. Is waiting for test results? e. Has been given a terminal prognosis?	Yes	You and Your travelling companions are not covered under this Policy . You may cancel Your Policy within the 14 day cooling off period and provided You have not made or intend to make a claim under this Policy , We will refund Your premium in full. If outside the 14 day cooling off period, or for Single-Trip policies where the Insured Journey ends within one month of the Policy purchase date You may not be entitled to any refund. However, discretion may be exercised in exceptional circumstances.
2. Is any Insured Person suffering from a medical condition which he/she knows will require medical treatment during an Insured Journey ?	Yes	
3. Is any Insured Person intending to travel to get medical treatment abroad?	Yes	
4. At any time during the last five years has any Insured Person been treated for alcohol or drug addiction?	Yes	
5. Is any Insured Person suffering from a psychiatric or psychological condition?	Yes	There is no cover for claims relating directly or indirectly to the Pre-existing Medical Conditions of any Insured Person unless they are declared to Us and We accept them in writing. Please declare Pre-existing Medical Conditions by screening them calling Our Customer Helpline on 0330 175 8283.
6. Has any Insured Person ever suffered from: a. A cardiovascular or heart-related condition such as a heart attack, angina, chest pain or hypertension? b. A lung or respiratory-related condition (not including stable, well-controlled asthma if there is no other medical condition)? c. Any form of cancer whether in remission or not? d. A cerebro-vascular condition such as a stroke or T.I.A. (transient ischaemic attack)? e. A renal condition or diabetes?	Yes	
7. In the 12 months before the purchase of this Policy and until the start of any Insured Journey has any Insured Person suffered from a medical condition for which he/she: a. Is currently being prescribed or on regular medication? b. Is receiving treatment of any kind? c. Has required an organ transplant or required dialysis?	Yes	
8. Is any Relative or Colleague of an Insured Person , or travelling companion or friend with whom You are going to travel or stay with, suffering from a medical condition which could reasonably be expected to give rise to a claim?	Yes	
9. Are You or any other Insured Person currently aware of any circumstances which are likely to lead to a claim being made under this Policy ?	Yes	Please provide Us with full details by: 1. Emailing service@travel-insurance.virginmoney.com ; or 2. Calling Our Customer Helpline on 0330 175 8283
10. Have You or any other Insured Person made, or tried to make, 3 or more travel insurance claims in the last 5 years?	Yes	
Thank you. You do not need to contact Us and are eligible for cover.		

If your health changes

If, after **You** purchase **Your Policy** or before booking any new trips or before starting a trip, any of the following happens:

- **You** are diagnosed with a new medical condition; or
- **You** experience new or recurring symptoms or have an undiagnosed condition; or
- **Your** doctor or consultant adds to or changes **Your** prescribed medication; or
- **You** receive inpatient medical treatment; or
- **You** are waiting for an investigation or medical treatment or procedure.

You must call **Our** Customer Helpline on 0330 175 8283. A member of the team will ask **You** specific questions about **Your** medical condition(s). This may result in **You** needing to pay an additional premium to allow cover to continue for **Your Pre-existing Medical Conditions** and associated conditions.

If **Your** health changes and **We** are unable to continue to provide cover or if **You** do not wish to pay the additional premium, **You** will be entitled to make a claim under the “**Cancellation**” section for **Your** costs, which cannot be recovered elsewhere, for trips booked before **Your** change in health.

Alternatively, **You** will be entitled to cancel **Your Policy**, in which case **We** will refund a proportion of **Your** premium.

Please note that **Your** general practitioner or consultant telling **You** that **You** are well enough to travel does not mean that **You** will be covered for **Your Pre-existing Medical Condition(s)**. If **You** have any concerns regarding whether or not **You** will be covered please contact **Our** Customer Helpline on 0330 175 8283.

When your cover starts and ends

Single-Trip policies:

Cover for the cancellation of **Your Insured Journey** starts on the issue date shown on **Your Policy Schedule** and ends when **You** leave **Your Home** to start **Your Insured Journey**. All other cover under this **Policy** starts when **You** leave **Your Home** to start **Your Insured Journey** and ends when **You** return to **Your Home** to end **Your Insured Journey**, provided this is within the **Policy Period**. In the event that **You** choose to extend **Your** trip beyond the end of the **Policy Period**, all cover will end at the end of the **Policy Period**, unless otherwise agreed by **Us** in writing.

Annual Multi-Trip policies:

Cover for the cancellation of **Your Insured Journey** starts on the date shown as the start date on **Your Policy Schedule** or from the date the **Insured Journey** is booked (whichever is later) and ends when **You** leave **Your Home** to start **Your Insured Journey** or at the end of the **Policy Period** (whichever is sooner). All other cover under this **Policy** starts when **You** leave **Your Home** to start **Your Insured Journey** and ends when **You** return to **Your Home** to end **Your Insured Journey** or at the end of the **Policy Period** (whichever is sooner).

Automatic extension of cover

In the event that **You** are forced to extend the duration of **Your Insured Journey** beyond the **Policy Period** as a result of an insured medical emergency or other insured cause, **Your** cover will be automatically extended until **You** are able to return to **Your Home** or to a medical or care facility in the **United Kingdom** (whichever is sooner).

In the event of a medical emergency abroad, **Our** assistance company, in consultation with the treating **Medical Practitioner**, will determine when **You** are medically fit to be repatriated. If **You** decline to return **Home** after this time, all cover will end.

When **Your** return is delayed by another insured

cause, if **You** decline to return **Home** after such time as reasonable travel arrangements can be made, all cover will end.

How long your trips can last

1. For Single-Trip policies, the maximum trip duration is 90 days unless agreed by **Us** in writing.
2. For Annual Multi-Trip policies, the maximum trip duration, unless otherwise shown on **Your Policy Schedule**, is:
 - Red - 31 days
 - Silver - 45 days
 - Gold - 94 days

Conditions applying to your trip

1. **You** must start each **Insured Journey** from **Your Home** in the **United Kingdom** and return to **Your Home** in the **United Kingdom** at the end of each trip, within the permitted trip duration, unless otherwise agreed by **Us**.
2. When booking **Your** trip or purchasing this **Policy**, whichever is later, **You** and **Your** travelling companion(s) must be fit to travel and participate in any activities and excursions that **You** have planned during **Your** trip.
3. **We** will only provide cover for domestic travel (within the **United Kingdom**) which includes a flight or pre-booked overnight accommodation away from **Your** normal place of residence. For Annual Multi-Trip policies, any **Leisure Trip** solely within the **United Kingdom** is only covered when **You** have pre-booked at least two consecutive nights accommodation.
4. **Family** members are only insured under this **Policy** if they are eligible to be covered, are named on the **Policy Schedule** and the appropriate premium has been paid. Unmarried, dependent children including adopted, foster and step-children (aged 17 or under living in the same household or living away while attending full-time education) are only covered when travelling with **You** or **Your** spouse or partner.

Renewing your policy

Unless **You** no longer meet the eligibility criteria, Virgin Money will send **You Your** renewal invitation for **Your** Annual Multi-Trip policy 30 days before **Your** renewal which will include **Your** premium for the next year.

If **You** renew on a continuous payment method and **Your Policy** meets the automatic renewal criteria, **We** will automatically renew **Your Policy** each year using the payment details **You** have given **Us**. Please contact **Us** prior to **Your** renewal date if **You** wish to renew using a different payment method. **You** are able to opt out of the continuous payment method at any time by contacting **Our** Customer Helpline on 0330 175 8283. Full details of the continuous payment method are included in the Essential Information and Demand and Needs document.

Countries we do and don't cover

Countries we don't cover

There are some countries or areas that are considered too dangerous for travel and **We** will not cover **You** if **You** choose to travel there. **We** define these to be areas which are subject to **War and Civil Unrest** or where the Foreign, Commonwealth & Development Office (FCDO) has issued “**advice against all but essential travel**” or “**advice against all travel**”. **You** can find this **Foreign Travel Advice** about any country **You** are planning to travel to at <https://www.gov.uk/foreign-travel-advice>

Countries we do cover

In order to charge an accurate price for **Our** insurance, **We** divide the world into areas of higher and lower risk. These areas are defined below. **You** will also see them on **Our** website <http://travel-insurance.virginmoney.com/> when **You** obtain a quotation or buy a policy and on **Your Policy Schedule**.

Single-Trip policies

United Kingdom

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Europe 1

Albania, Andorra, Armenia, Austria, Azerbaijan, the Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, the Czech Republic, Denmark, Estonia, the Faroe Islands, Finland (including Lapland), France, Georgia, Germany, Hungary, Iceland, Ireland (Republic), Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Moldova, Monaco, Montenegro, the Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, the Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Sweden, Ukraine, the **United Kingdom** and the Vatican City.

Europe 2

All countries listed in “Europe 1” plus Cyprus, Gibraltar, Greece (including the Greek Islands), Malta, Spain (including the Balearic Islands and the Canary Islands), Switzerland and Turkey.

Australia/New Zealand

Australia and New Zealand.

Worldwide excluding USA, Canada, Mexico and the Caribbean

All countries of the world EXCEPT:

Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, Bonaire, St Eustatius and Saba, Canada, Caribbean Islands, Cayman Islands, Cuba, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Puerto Rico, St Barthelemy / St Barts, St Croix, St Kitts and Nevis, St Lucia, St Maarten/St Martin, St Pierre and Miquelon, St Thomas, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, the United States of America, Virgin Islands (UK), Virgin Islands (US).

Worldwide including USA, Canada, Mexico and the Caribbean

All countries of the world.

Annual Multi-Trip policies

Europe

Albania, Andorra, Armenia, Austria, Azerbaijan, the Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, the Faroe Islands, Finland (including Lapland), France, Georgia, Germany, Gibraltar, Greece (including the Greek Islands), Hungary, Iceland, Ireland (Republic), Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, the Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, the Russian

Federation, San Marino, Serbia, Slovakia, Slovenia, Spain (including the Balearic Islands and the Canary Islands), Sweden, Switzerland, Turkey, Ukraine, the **United Kingdom** and the Vatican City.

Worldwide excluding USA, Canada, Mexico and the Caribbean

All countries of the world EXCEPT:

Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, Bonaire, St Eustatius and Saba, Canada, Caribbean Islands, Cayman Islands, Cuba, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Puerto Rico, St Barthelemy / St Barts, St Croix, St Kitts and Nevis, St Lucia, St Maarten/St Martin, St Pierre and Miquelon, St Thomas, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, the United States of America, Virgin Islands (UK), Virgin Islands (US).

Worldwide including USA, Canada, Mexico and the Caribbean

All countries of the world.

Giving us the facts and making changes to your policy

Your declaration and changes

It is essential that all the information given to **Us** is accurate and that **You** have answered **Our** questions fully and accurately. Please see **"If you have a pre-existing medical condition"**. **You** must tell **Us** immediately if there are any relevant changes in **Your** circumstances or to the information already given. Accurate information about **Pre-Existing Medical Conditions** relating to the health of the people travelling and others upon whose health **Your** trip may depend is particularly important as the **Policy** contains specific conditions and exclusions. If **You** are not sure whether something is important, please tell **Us** anyway as failure to do so may invalidate **Your** insurance.

Changes in health and other circumstances

You must tell **Us** as soon as reasonably possible if:

- **Your** address or email address has changed; or
- **You** or any person named on **Your Policy Schedule** are no longer a resident in the **United Kingdom**; or
- **You** require any additional cover to be added to **Your Policy**; or
- **Your** trip destination changes and is outside the geographical limits covered by **Your Policy**; or
- **You** wish to add another traveller to **Your Policy**; or
- There are any changes in **Your** health or the health of anyone on whom **Your** trip may depend.

We may reassess **Your** cover and premiums when **We** are told about changes in **Your** circumstances. If **You** do not tell **Us** about a change in **Your** circumstances, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances **Your Policy** might be invalid.

Fraud

The contract between **You** and **Us** is based on mutual trust.

However, if anyone named on **Your Policy Schedule** or anyone acting for **You** provides false information or documentation or withholds important information to obtain cover under **Your Policy** for which **You** do not qualify, or to obtain cover at a reduced premium, then:

- **Your Policy** may be void; and
- **We** may be entitled to recover from **You** the amount of any claim already paid under **Your Policy**; and
- **We** will not return any premium paid; and
- **We** will inform the Police and criminal proceedings may follow.

In addition, in the event that anyone named on **Your Policy Schedule** or anyone acting for **You**:

1. Makes a claim knowing this to be false or fraudulently exaggerated in any respect or to any degree; or
2. Makes a statement in support of a claim knowing the statement to be false in any respect; or
3. Submits a document in support of a claim knowing the document to be forged, amended or false in any respect; or
4. Makes a claim in respect of any loss or damage caused by **Your**/their wilful act, knowledge or connivance; or
5. Acts in any other manner in order to gain a financial advantage to which **You** would not otherwise be entitled;

Then **We**:

- Will not pay any part of the claim; and
- Will, at **Our** option, cancel **Your Policy**; and
- Will not return any premium paid; and
- Will inform the Police and criminal proceedings may follow.

How to make a claim

Fraud

If **You** make any misrepresentation or concealment or dishonest statement in obtaining the **Policy** or in support of any claim, the insurance will be void and all rights both in relation to that claim and otherwise under this **Policy** will be lost.

Making a claim

You must notify **Our** Claims Service as soon as possible when something happens that will or might result in a claim.

Medical examination

You may be required to submit yourself to a medical examination and/or deliver or arrange delivery of a medical declaration or report issued by a **Medical Practitioner**.

For all claims

1. Check the **Policy Schedule** and **Policy Wording** to see whether the loss is covered. Contact **Our** Claims Service (open Monday to Friday, 09.00 to 17.00), as soon as possible, quoting **Your Policy** number and tell **Us** what has happened.

Virgin Money Travel Insurance Claims, ERGO IAS, PO Box 11383, Mansfield NG18 9PE

Email: claims@ergo-ias.co.uk
Tel: +44 (0) 1403 788 701

You can submit **Your** claim online at <https://virginmoney.submitclaim.online/auth/policy/>. Alternatively, **We** can send **You** a claim form either by post or by email.

2. For claims under the "**Gadget**" or "**Legal costs and expenses**" sections of this **Policy** please see below.
3. **You** must obtain, keep and produce at **Your** own expense all receipts, invoices, reports and other documentary evidence required by **Us** to support **Your** claim. Original documents (not photocopies) will be required.

For personal possessions claims, gadget claims and for baggage delay claims

If **Your** checked-in baggage is lost or damaged in transit or delayed, report to the airline, railway company, shipping line or their handling agent and get a written Property Irregularity Report from them before leaving the baggage reclaim area.

1. For all damage claims obtain an estimate for repairs.
2. **You** must report all theft or losses (except when checked-in baggage is lost by the carrier) to the Police within 24 hours of discovery and get a written Police report.
3. In the event of baggage delay, retain receipts for the purchase of essential replacement items.

For medical emergency, medical related expenses, repatriation and evacuation claims

Please call **Our** assistance company at any time of the day or night:

- Tel: +44 (0) 1403 788 702 (if **You** are anywhere except USA, Canada or Mexico)
Tel: +1-877-311-3720 (toll free if **You** are calling from a landline in the USA or Canada)
Tel: +1-786-206-9921 (if **You** are in Mexico or calling from a UK mobile phone while in USA or Canada)

1. Please call **Our** assistance company as soon as possible if **You** are admitted to a hospital or clinic for any reason or if **You** need a medical referral.
2. **You** must obtain authorisation from **Our** assistance company before incurring any costs or making any repatriation or evacuation arrangements. If **You** are too ill to do this yourself, someone else can do it for **You**.
3. If any costs are incurred before notification, **We** will only be liable for the costs **We** would

have incurred had such a notification taken place, based on existing price agreements and provided the claim is valid.

4. If **You** are travelling in a country with which the **United Kingdom** has a reciprocal health agreement **You**, should use the reciprocal health agreement to reduce **Your** medical claim. If **You** do so the **Excess** will not apply to **Your** medical claim.

For cancellation or curtailment claims

1. Contact **Our** Claims Service as soon as **You** know that there is a possibility of **Your** trip not going ahead or having to be cut short.
2. If **You** booked **Your** trip through a tour operator or travel agency, **You** must notify them of **Your** cancellation or **Curtailment** as soon as possible.
3. Get authorisation from **Our** Claims Service or **Our** assistance company before incurring any expenses in **Curtailing Your** trip.
4. If **You** cancel **Your** trip for medical reasons, **Your** GP should complete the Medical Certificate on the claim form.
5. If **You** **Curtail Your** trip for medical reasons, the treating **Medical Practitioner** in the locality where the **Illness** or **Bodily Injury** occurred should complete the Preliminary Medical Certificate on the claim form.

For travel delay and abandonment claims

1. **You** must obtain a letter from the airline, carrier, or handling agent confirming the reason for the delay and detailing the scheduled and actual departure times.
2. **You** must apply in a timely manner in the event of flight delay, to the airline or their handling agent for the compensation **You** are entitled to under **EU Regulation No. 261/2004 Air Passengers Rights**. If **You** fail to do so **Your** claim may be denied.

For legal costs and expenses claims

Contact ARAG Legal Expenses Insurance Company Limited. Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW.

Email: new-claims@arag.co.uk

Tel: +44 (0) 117 934 0548

(Please see the "Legal costs and expenses" section for further details).

For gadget claims

Contact Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar

Please read **Our** claims guide and complete **Our** claim form found at <https://tiga.taurus.claims>

Email: virgin.tiga@taurus.gi

Tel: 0330 175 7850

(Please see the "Gadget" section for further details).

No interest

No interest shall be added to any claims payments.

Other insurance

If **You** claim under this **Policy** for something which is also covered by another insurance policy, including credit card insurance, **You** must provide **Us** with full details of the other insurance policy. **We** will only pay **Our** proportionate share of any claim, apart from a valid personal accident claim, which **We** will pay in full.

Rights and responsibilities

We will be entitled to take over and conduct in **Your** name (at **Our** expense) the defence or settlement of any claim or to prosecute in **Your** name to **Our** own benefit in respect of any claim for indemnity or damage or otherwise, and will have full discretion in the conduct of any proceedings or in settlement of any claim and **You** will give all such information and reasonable assistance as **We** require. This will include legal action to get compensation from anyone else and/or legal action to get back from anyone else any payments that have already been made. **You** may not settle, reject or negotiate any claim without written permission to do so from **Us** (or ARAG in respect of Legal costs and expenses claims).

In case of **Illness** or **Bodily Injury**, **We** may approach any doctor who may have treated **You** during the period of three years prior to the claim and **We** may, at **Our** own expense and upon reasonable notice to **You** or **Your** legal personal representative, arrange for **You** to be medically examined as often as required, or in the event of **Your** death, have a post mortem examination carried out on **Your** body. **You** will supply, at **Your** own expense, a certificate from a **Medical Practitioner** in the form required by **Us** in support of any medical-related claim under the **Policy**.

Helplines

Emergency Assistance (24 hours, 7 days a week)

- Tel: +44 (0) 1403 788 702 (if **You** are anywhere except USA, Canada or Mexico)
- Tel: +1-877-311-3720 (toll free if **You** are calling from a landline in the USA or Canada)
- Tel: +1-786-206-9921 (if **You** are in Mexico or calling from a UK mobile phone while in USA or Canada)

Claims Service (non-emergency claims)

Claims forms and general claims enquiries, Monday to Friday, 09:00 – 17:00

- Tel: +44 (0) 1403 788 701

Claims Forms

Call +44 (0) 1403 788 701

You can submit **Your** claim online at <https://virginmoney.submitclaim.online/auth/policy/>.

Alternatively, **We** can send **You** a claim form either by post or by email.

For Legal costs and expenses claim forms please contact ARAG.

For Gadget claims please read **Our** claims guide and complete **Our** claim form found at <https://tiga.taurus.claims>

What this policy
covers

mONEY



Section 1: Emergency medical and repatriation expenses

If you get sick or injured during your trip

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Emergency medical and repatriation expenses	£10,000,000	£100	£12,500,000	£75	£15,000,000	£50
- Hospital confinement benefit	£20 per 24 hours up to £1,000	Nil	£25 per 24 hours up to £2,000	Nil	£50 per 24 hours up to £2,000	Nil
- Mugging hospitalisation benefit	£15 per 24 hours up to £150	Nil	£25 per 24 hours up to £250	Nil	£50 per 24 hours up to £500	Nil
- Emergency dental treatment	£250	Nil	£400	Nil	£500	Nil
- Additional travel and accommodation expenses	£1,000	Nil	£2,000	Nil	£3,000	Nil
- Funeral expenses abroad or cremation expenses abroad	£5,000	Nil	£5,000	Nil	£5,000	Nil
- UK prescriptions	£50	Nil	£50	Nil	£50	Nil
- UK physiotherapy and chiropractic care	£150	Nil	£350	Nil	£500	Nil

This section provides insurance for emergency medical expenses not covered under a reciprocal health agreement between the **United Kingdom** and the country in which **You** are travelling, such as costs covered by Medicare in Australia. It may impact **Your** claim if **You** are not registered for these schemes where they are relevant.

This is not Private Medical Insurance.

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total, up to the sums insured shown in the “**Summary of cover limits**”, in the event of a medical emergency during an **Insured Journey** as a result of **Your** unforeseen:

1. **Illness**; or
2. **Bodily Injury**; or
3. Death.

What is covered

1. Emergency medical and repatriation expenses:
 - a. Reasonable and necessary medical and hospital expenses, including the cost of ambulance transport where medically necessary to take **You** to hospital; and
 - b. Returning **You** to the **United Kingdom** provided this is medically safe and authorised by **Us** or **Our** assistance
2. Hospital confinement benefit: a benefit for each complete 24 hour period that **You** are in hospital or confined to **Your** trip accommodation for medical reasons.
3. **Mugging** hospitalisation benefit: an additional benefit for each complete 24 hour period that

company; and

- c. The cost of a medical escort where this is deemed necessary by **Us** or **Our** assistance company, in the event of **Your** emergency repatriation to the **United Kingdom**; and
- d. The cost of the repatriation of **Your** remains or of **Your** ashes, in the event of **Your** death; and
- e. Taxi fares for **Your** travel to and from hospital, relating to **Your** admission, discharge or attendance for out-patient treatment or appointments or for the collection of medication prescribed for **You** by the hospital treating **You** and forming part of a valid claim under this **Policy**; and
- f. The cost of necessary calls by **You** to **Us** or **Our** assistance company or costs incurred by **You** when **You** receive calls on **Your** mobile phone from **Us** or **Our** assistance company for all of which **You** can provide a receipt, itemised bill or other evidence to show the cost of the call and the number dialled.

You are in hospital as a direct consequence of **Mugging**.

4. Emergency dental treatment for the immediate relief of pain or for the emergency repair of dentures or orthodontic appliances to alleviate distress in eating.
5. Reasonable additional travel and accommodation expenses (room only) for:
 - a. **You** to extend **Your** stay until **You** are medically fit to return to the **United Kingdom**; and
 - b. A travelling companion to extend his or her stay to remain with **You** and return to the **United Kingdom** with **You**; or
 - c. A **Relative** or friend to travel from the **United Kingdom** to stay with **You** and return to the **United Kingdom** with **You**; and
 - d. **Your** children under the age of 18, who are travelling with **You** and are **Insured Persons** on this **Policy**, to return to the **United Kingdom** if **You** are incapacitated and there is no other responsible adult to supervise them. If no one is available a competent person will be provided to accompany them.
6. **Your** funeral expenses abroad or **Your** cremation expenses abroad, in the event of **Your** death.
7. **Your United Kingdom** prescription costs, solely in relation to **Your** continuing medical condition(s) the onset of which during an **Insured Journey** resulted in a valid claim under this section of **Your Policy**.
8. **Your** costs for **United Kingdom** Physiotherapy and Chiropractic Care, solely in relation to **Your** continuing medical condition(s) the onset of which during an **Insured Journey** resulted in a valid claim under this section of **Your Policy**.
3. Any costs arising from **Your** pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the trip.
4. The cost of any medication which **You** knew **You** would need at the start of **Your** trip.
5. The cost of any treatment, surgery, investigations or tests which are not directly related to the **Illness** or **Bodily Injury** for which **You** went into a hospital or clinic abroad.
6. Any claim arising from **Your** participation in **Hazardous Activities and Sports** excluded or not listed as covered under this **Policy** unless the appropriate additional premium has been paid and the specific activity or sport is shown on **Your Policy Schedule**.
7. Any additional costs as a result of **You** arranging or accepting single or private room accommodation at a hospital, clinic or nursing home, except where this is necessary for **Your** treatment and approved by **Us** or **Our** assistance company in advance.
8. Any provision of dentures, prosthetic limbs, hearing aids, contact or corneal lenses or prescription spectacles.
9. Any medical or repatriation expenses in excess of £500 which have not been authorised by **Us** or **Our** assistance company in advance.
10. The cost of any treatment, surgery, investigations or tests which, in the opinion of the **Medical Practitioner** treating **You** or of **Our** assistance company can reasonably be delayed until **You** return **Home**.
11. Any taxi fares other than those set out as covered in this section. **We** will not pay taxi fares for **You** to visit another person in hospital.
12. The cost of any phone calls other than those set out as covered in this section.
13. The cost of any food, drinks or toiletries.
14. Any expenses that arise after **We** or **Our** assistance company have instructed **You** to return **Home** if **Our** medical advisers and the **Medical Practitioner** treating **You** decide **You** are fit to travel.
15. Any expenses incurred on an **Insured Journey** within the **United Kingdom**.
16. Any expenses incurred (except as set out in "What is covered" 7 and 8) following **Your** repatriation to the **United Kingdom**, once **You** are admitted to hospital or another rehabilitation facility or return **Home**, whichever is sooner.

What is not covered

1. The **Excess** as shown in the "**Summary of cover limits**", unless the additional premium for **Excess Waiver** has been paid and is shown on **Your Policy Schedule** or if the medical expense costs have been reduced by using Medicare in Australia, a reciprocal health agreement or private health insurance.
2. Any claim arising directly or indirectly from a **Pre-existing Medical Condition** unless accepted by **Us** in writing.

17. Any expenses that arise more than 12 months after the first occurrence of **Your Illness** or **Bodily Injury** resulting in the claim.
18. Any costs which are covered under a reciprocal health agreement between the **United Kingdom** and the country in which **You** are travelling such as costs covered by Medicare in Australia or by private medical insurance.
19. Any costs as a result of **Your** failure to:
 - a. Obtain any recommended vaccinations, inoculations or preventative medications in a timely manner before an **Insured Journey**; or
 - b. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a General Practitioner or Consultant, prior to or during an **Insured Journey**; or
 - c. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a treating **Medical Practitioner** abroad.
20. Anything mentioned in "What this policy doesn't cover".

Additional conditions applying to this section

1. For medical treatment to be covered under this section it must be prescribed or recommended by a **Medical Practitioner**.
2. If **You** know that **You** require admission as an in-patient in a hospital/clinic **You** must notify **Our** assistance company prior to admission whenever possible and in any case immediately following admission and prior to incurring any medical costs. If costs are incurred without notification, then **We** are only liable for such costs as **We** would have incurred had such a notification taken place based on existing price agreements and provided the claim is valid.
3. If **You** suffer **Illness** or **Bodily Injury** during **Your** trip, and **Our** medical advisers and the **Medical Practitioner** treating **You** decide **You** are fit to travel, **Our** assistance company may:
 - a. Arrange to move **You** from one hospital to another; and/or
 - b. Arrange for **You** to return to the **United Kingdom** at any time.

If **You** choose not to move or be repatriated, **Our** liability will end on the date it was

deemed safe for **You** to be moved or repatriated to the **United Kingdom**.

4. If **You** are repatriated and **You** do not hold a valid return ticket, **We** will deduct from **Your** claim an amount equal to **Your** original carrier's one-way airfare, for the same class of ticket as **Your** outward travel, for the route used for **Your** return to the **United Kingdom**.
5. Any additional travel and accommodation expenses must be approved in advance by **Us** or **Our** assistance company. **We** will only pay for economy class travel where this is medically safe and available and for accommodation to a similar standard as the original booking.
6. **You** must obtain **Our** prior approval before incurring costs for **United Kingdom** Physiotherapy and Chiropractic Care.

We will not pay unreasonable or unnecessary medical and hospital expenses. For travel to the United States of America, reasonable and necessary medical and hospital expenses means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.

Section 2: Cancellation

If you have to cancel your trip

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Cancellation	£3,000	£100	£5,000	£75	£7,500	£50

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sum insured shown in the “**Summary of cover limits**”, following necessary and unavoidable cancellation of a trip as a result of:

1. The death, **Bodily Injury** or **Illness**, as certified by a **Medical Practitioner**, of **You**, **Your Relative**, **Colleague** or travelling companion or of a friend with whom **You** had arranged to stay; or
2. **You** or **Your** travelling companion’s attendance at a court of law as a witness (except as an expert witness) or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office; or
3. **You** or **Your** travelling companion being a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and **You** or their authorised leave being cancelled due to an unexpected emergency or a posting overseas at the time of **Your** trip; or
4. **You** or **Your** travelling companion being instructed to stay at **Home** (within 7 days of **Your** departure date) by a relevant authority due to severe damage to **Your** or their **Home** or place of business in the **United Kingdom** caused by serious fire, explosion, storm, flood, subsidence or burglary; or
5. **Your** involuntary redundancy or that of **Your** travelling companion or **Your** spouse, civil partner or cohabiting partner, notified after the purchase of this **Policy** or after the trip was booked, whichever is later.

What is covered

1. The cost of:
 - a. **You** unused non-refundable pre-booked travel and accommodation expenses which **You** have paid or are contracted to

pay; and

- b. **You** unused non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which **You** have paid or are contracted to pay; and
- c. **You** unused non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which **You** have paid.

What is not covered

1. The **Excess** as shown in the “**Summary of cover limits**”, unless the additional premium for **Excess Waiver** has been paid and is shown on **Your Policy Schedule**.
2. Any claim as a result of **Your** decision to cancel the trip for reasons other than those listed within this section.
3. Any claim arising from circumstances that could reasonably have been anticipated at the time the trip was booked or the **Policy** or cover was purchased, whichever is later.
4. Cancellation arising from pregnancy or childbirth if:
 - a. The expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the trip; or
 - b. The cancellation is not certified by a **Medical Practitioner** as necessary due to the complications of pregnancy or childbirth.
5. Any additional expenses resulting from **You** not cancelling **Your** trip as soon as reasonably possible after **You** become aware of the need to cancel.
6. Any claim as a result of a failure to have the required passport, visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel

permission.

7. Any claim where the carrier has refused to allow **You** to travel.
8. Any claim as a result of the failure in provision of any service connected with **Your** trip including error, omission, financial failure, or default of, or by the provider of any service, travel agent, tour operator or organiser through whom the trip was booked.
9. Any claim as a result of the death or illness of any pet or animal.
10. Any claim as a result of **You** not wanting to travel or due to **Your** personal or financial circumstances (other than as set out under this section).
11. Any claim caused by work commitment or amendment of **Your** holiday entitlement by **Your** employer (other than as set out under this section).
12. Any loss in respect of Air Passenger Duty (this can be reclaimed by **You** through **Your** travel agent or airline).
13. Any claim as a result of **Your** late arrival at the airport, port or station after the check-in or booking-in time.
14. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
15. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.
16. Any claim for costs paid by **You** on behalf of other persons not insured under this **Policy**.
17. Any claim as a result of **You** refusing medical treatment or not taking **Your** prescribed medication in accordance with the advice of a **Medical Practitioner**.
18. Any claim as a result of importation or transportation restrictions on any medication that **You** or a travelling companion would need to take on a trip.
19. Any claim as a result of **You** accepting a hospital appointment, when **You** were already on a waiting list for such an appointment before the **Policy** was issued or the trip was booked, whichever is later.
20. Any claim arising from redundancy caused by or resulting from misconduct leading to dismissal or from resignation or from voluntary redundancy.
21. Any charges in respect of the trip for which there is no contractual liability or which are recoverable elsewhere.
22. Any claim arising from volcanic eruption and/or volcanic ash.
23. Any claim as a result of prohibitive regulations by the Government of any country, or delay or amendment of the booked trip due to Government action.
24. Anything mentioned in "What this policy doesn't cover".

Additional conditions applying to this section

1. If **You** fail to notify the tour operator, travel agent or transport or accommodation provider as soon as **You** become aware of the need to cancel **Your** trip, **Our** liability will be restricted to the cancellation charges that would have applied had such a failure not occurred.
2. If **You** cancel **Your** trip for medical reasons, **You** must provide **Us** with a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented **You** from travelling.
3. If **Your** claim is for any other insured reason, **You** will be required to provide **Us** with appropriate documentary evidence.

Section 3: Curtailment and loss of holiday

If you have to cut your trip short

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Curtailment and loss of holiday	£3,000	£100	£5,000	£75	£7,500	£50

Words with special meanings specific to this section

Loss of Holiday

On a **Leisure Trip**, the number of complete days that **You** are confined to a hospital, hotel room or cabin on the orders of **Your** treating **Medical Practitioner** during the period of **Your Insured Journey**, due to **Your Bodily Injury** or **Illness**.

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sum insured shown in the “**Summary of cover limits**”, following necessary and unavoidable **Curtailment** of, or **Loss of Holiday** on, an **Insured Journey** as a result of:

1. The death, **Bodily Injury** or **Illness**, as certified by a **Medical Practitioner**, of **You**, **Your Relative**, **Colleague** or travelling companion or of a friend with whom **You** had arranged to stay; or
2. **You** or **Your** travelling companion's attendance at a court of law as a witness (except as an expert witness) or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office; or
3. **You** or **Your** travelling companion being a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and **You** or their authorised leave being cancelled due to an unexpected emergency or a posting overseas at the time of **Your** trip; or
4. **You** or **Your** travelling companion being recalled **Home** by a relevant authority due to severe damage to **Your** or their **Home** or place of business in the **United Kingdom** caused by serious fire, explosion, storm, flood, subsidence or burglary; or
5. **Your** involuntary redundancy or that of **Your**

travelling companion or **Your** spouse, civil partner or cohabiting partner, notified after the start of the trip.

What is covered

1. **Your** reasonable additional travel and accommodation expenses which **You** incur in the **Curtailment** of **Your Insured Journey**; and
2. A pro-rata amount corresponding to the cost of the unused proportion of:
 - a. **Your** non-refundable pre-booked travel and accommodation expenses which **You** have paid or are contracted to pay; and
 - b. **Your** non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which **You** have paid or are contracted to pay; and
 - c. **Your** non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which **You** have paid.

What is not covered

1. The **Excess** as shown in the “**Summary of cover limits**”, unless the additional premium for **Excess Waiver** has been paid and is shown on **Your Policy Schedule**.
2. Any claim as a result of **Your** decision to **Curtail** the trip for reasons other than those listed within this section.
3. Any claim for **Loss of Holiday** not resulting from **Your** own **Bodily Injury** or **Illness**.
4. Any claim arising from circumstances that could reasonably have been anticipated at the time the trip started.
5. **Curtailment** or **Loss of Holiday** arising from pregnancy or childbirth if:

- a. The expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the trip; or
 - b. The **Curtailment** or **Loss of Holiday** is not certified by a **Medical Practitioner** as necessary due to the complications of pregnancy or childbirth.
6. Any claim as a result of a failure to have the required passport, visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission.
 7. Any claim where the carrier has refused to allow **You** to travel or to continue **Your** trip or where the accommodation or other service provider has refused to allow **You** to use, or continue to use, the accommodation or service.
 8. Any claim as a result of the failure in provision of any service connected with **Your** trip including error, omission, financial failure, or default of, or by the provider of any service, travel agent, tour operator or organiser through whom the trip was booked.
 9. Any claim as a result of the death or illness of any pet or animal.
 10. Any claim as a result of **You** not wanting to travel or to continue **Your** trip or due to personal or financial circumstances (other than as set out under this section).
 11. Any claim caused by work commitment or amendment of **Your** holiday entitlement by **Your** employer (other than as set out under this section).
 12. Any loss in respect of Air Passenger Duty (this can be reclaimed by **You** through **Your** travel agent or airline).
 13. Any claim as a result of **Your** late arrival at the airport, port or station after the check-in or booking-in time.
 14. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
 15. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.
 16. Any claim for costs paid by **You** on behalf of other persons not insured under this **Policy**.
 17. Any claim as a result of **You** refusing medical treatment or not taking **Your** prescribed medication in accordance with the advice of a **Medical Practitioner**.
 18. Any claim as a result of importation or

transportation restrictions on any medication that **You** or a travelling companion would need to take on a trip.

19. Any claim as a result of **You** accepting a hospital appointment, when **You** were already on a waiting list for such an appointment before the trip started.
20. Any claim arising from redundancy caused by or resulting from misconduct leading to dismissal or from resignation or from voluntary redundancy.
21. Any charges in respect of the trip for which there is no contractual liability or which are recoverable elsewhere.
22. Any claim arising from volcanic eruption and/or volcanic ash.
23. Any claim as a result of prohibitive regulations by the Government of any country, or delay or amendment of the booked trip due to Government action.
24. Anything mentioned in **"What this policy doesn't cover"**.

Additional conditions applying to this section

1. **You** must advise **Us** or **Our** assistance company immediately of the need to **Curtail Your** trip, obtain **Our** prior approval before incurring any expenses and allow **Us** to make the necessary travel arrangements to bring **You Home**.
2. **We** will only pay for economy class tickets, where available, unless the medical advisor of **Our** assistance company in consultation with the treating **Medical Practitioner** considers that there is a medically necessity for other arrangements to be made.
3. If **You** fail to notify the tour operator, travel agent or transport or accommodation provider immediately when **You** become aware of the need to **Curtail Your** trip, **Our** liability will be restricted to the **Curtailment** charges that would have applied had such a failure not occurred.
4. If **You Curtail Your** trip for medical reasons, **You** must provide **Us** with a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented **You** from continuing **Your** trip.
5. If **Your** claim is for any other insured reason, **You** will be required to provide **Us** with appropriate documentary evidence.

6. **We** will calculate claims for **Curtailement** or **Loss of Holiday** proportionately, taking into account the number of complete days of **Your** planned trip that **You** have not used while **You** are:
- a. Hospitalised abroad; or
 - b. Confined to **Your** accommodation abroad for medical reasons; or
 - c. Being repatriated to the **United Kingdom**; or
 - d. In the **United Kingdom** following repatriation.

Section 4: Personal accident

If you're injured or disabled after an accident

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Personal accident						
- Death: aged 18 - 65	£7,500	Nil	£15,000	Nil	£25,000	Nil
- Death: aged 17 and under or aged 66 and over	£2,500	Nil	£2,500	Nil	£2,500	Nil
- Disablement: aged 18 - 65	£10,000	Nil	£20,000	Nil	£50,000	Nil
- Disablement: aged 17 and under or aged 66 and over	£2,500	Nil	£2,500	Nil	£2,500	Nil

This section does not apply to **Insured Journeys** solely within the **United Kingdom**.

Words with special meanings specific to this section

Disablement

1. **Loss of Limb**; or
2. **Loss of Sight**; or
3. **Permanent Total Disablement**.

Loss of Limb

Permanent loss by physical severance or permanent and total loss of use of a limb or limbs at or above the wrist or ankle (meaning one or more entire hand, arm, foot or leg).

Loss of Sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining is 3/60 or less on the Snellen Scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen Scale a person can see at 3 metres something that a person with normal vision would see at 60 metres.)

Permanent Total Disablement

Physical impairment which, in the opinion of an independent specialist **Medical Practitioner**, is beyond any prospect of recovery or improvement and which entirely prevents **You** from engaging in or giving attention to any work or occupation.

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total, up to the sums insured shown in the "**Summary of cover limits**", following an **Accident** during an **Insured Journey** outside of the **United Kingdom** which solely and independently of any other cause, within 12 months of the date of the **Accident** results in **Your**:

1. Death; or
2. **Disablement**

What is covered

1. A fixed sum, dependent on **Your** age, in compensation.

What is not covered

1. Any claim arising from death or **Disablement** occurring more than 12 months after the date of the **Accident**.
2. Any claim as a result of an **Accident** occurring on a trip solely within the **United Kingdom**.
3. Death or **Disablement** caused by mental or psychological trauma, nervous shock, sickness, disease, or any naturally occurring condition or degenerative disease or the ingestion of any substance.
4. Any claim arising from an **Accident** occurring while **You** are engaging in **Hazardous Activities and Sports** which are:
 - a. Specifically excluded; or
 - b. Not listed as covered unless otherwise agreed by **Us** in writing; or

- c. Listed as covered but with Personal Accident cover excluded.
- 5. Any claim arising from an **Accident** occurring while **You** are motorcycling as a rider or a passenger.
- 6. Anything mentioned in “What this policy doesn’t cover”.

Additional conditions applying to this section

- 1. In the event of a valid claim, compensation for:
 - a. **Your Disablement** will be paid to **You**.
 - b. **Your** death will be paid to **Your** legal personal representative.
- 2. In the event of an **Accident** leading to valid claims for **Your Disablement** and subsequent death, **We** will only be liable for the higher of the sums insured for **Disablement** or death.
- 3. In the event that **You** suffer more than one form of **Disablement**, **You** will not be entitled to more than the sum insured for **Disablement** in total.
- 4. **Disablement** is assessed as soon as the final consequences of the **Accident** can be medically determined although not later than 12 months after the date of the **Accident**.
- 5. **We** will not pay any benefits solely because **You** are unable to take part in sports or pastimes.
- 6. If **You** disappear but no death certificate has been issued, **We** will wait for a suitable period of time during which **We** will consider all available evidence and if **We** have no reason to suppose other than that **Your** death has occurred as a result of an **Accident**, **We** will pay the sum insured to **Your** legal personal representative. If the belief is subsequently found to be wrong, such amount shall be refunded to **Us**.
- 7. A pre-existing physical impairment does not entitle **You** to any higher assessment of compensation than if such a physical impairment had not previously existed.
- 8. **You**, or in the case of **Your** death, **Your** legal personal representative, must provide **Us** with satisfactory medical and other information or allow **Us** access to full medical records and/or death certificates as required.
- 9. Reduced sums insured apply to persons aged 17 and under or aged 66 and over on the date the **Accident** occurs. See the “Summary of cover limits”.

Section 5: Personal possessions

If your belongings are lost, stolen or damaged

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Personal possessions	£1,250	£100	£2,000	£75	£3,000	£50
- Single item limit	£200	£100	£300	£75	£500	£50
- Valuables	£200	£100	£400	£75	£600	£50

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sum insured shown in the “**Summary of cover limits**”, following loss or theft of, or damage to, **Your Personal Possessions** during an **Insured Journey**.

What is covered

1. The cost of the replacement, reinstatement or repair of **Your Personal Possessions** subject to wear and tear and depreciation.

What is not covered

1. The **Excess** as shown in the “**Summary of cover limits**”, unless the additional premium for **Excess Waiver** has been paid and is shown on **Your Policy Schedule**.
2. Any amount over the **Single Item Limit** as shown in the “**Summary of cover limits**” for any one item, pair or set of items that belong together or can be used together.
3. Any amount over the total **Valuables** limit as shown in the “**Summary of cover limits**”.
4. Any loss or theft of **Your Personal Possessions** which are subsequently recovered.
5. Any claim if **Your Personal Possessions** are confiscated or detained by Customs, the Police or other authorities.
6. Any damage to **Your Personal Possessions** due to:
 - a. Scratching or denting unless the item has become unusable as a result of this; or
 - b. Mechanical or electrical breakdown; or
 - c. Leaking powder or fluid carried within

Your baggage; or

- d. Normal wear and tear, gradual deterioration, depreciation, decay, moth, vermin, atmospheric or climatic conditions; or
 - e. Any process of cleaning, dyeing, repairing or restoring.
7. Any loss or theft of, or damage to, **Your Personal Possessions**:
 - a. That **You** do not report to the Police within 24 hours of discovery or as soon as possible after that and for which **You** do not get a written Police report (loss, theft or malicious damage only); or
 - b. Whilst in the custody of an airline or other carrier unless **You** report it immediately on discovery to the carrier and get a written report. In the case of an airline **You** will need a Property Irregularity Report (PIR); or
 - c. Whilst being shipped as freight or under a bill of lading; or
 - d. Left out of sight or out of **Your** personal control in a public place where **You** are not in a position to prevent unauthorised interference with **Your** property e.g. station, airport, restaurant, beach, etc; or
 - e. From an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible and violent entry and **Valuables** from an unattended vehicle at any time; or
 - f. From a roof or boot luggage rack at any time; or
 - g. Left in the custody of a person who does not have official responsibility for the

safekeeping of the property.

8. Any loss or theft of, or damage to:
 - a. **Golf Equipment**; or
 - b. **Bicycles**.
9. Any loss or theft of, or damage to:
 - a. Fragile articles, business goods or samples; or
 - b. **Sports Equipment** whilst in use; or
 - c. Spectacles, contact lenses, hearing aids or prosthetic limbs; or
 - d. **Valuables** unless they are at all times attended by **You**, or left in hotel security, a safety deposit box, safe or similar locked fixed receptacle; or
 - e. **Valuables** which are not carried in **Your** hand luggage or on **Your** person while **You** are travelling on **Public Transport**; or
 - f. **Valuables** (other than wedding rings) when worn by **You** while swimming; or
 - g. **Gadgets, Passports and Personal Money** including **Cash** (claims for such losses should be made under the appropriate section of the **Policy**); or
 - h. Items which are borrowed, rented or otherwise not owned by **You**.
10. Anything mentioned in “**What this policy doesn’t cover**”.

Additional conditions applying to this section

1. Claims will be considered on a new for old basis provided the item is less than 1 year old at the date of the incident. All other items will be subject to a suitable deduction for wear and tear and depreciation or **We** may, at **Our** option, replace, reinstate or repair the lost, stolen or damaged item(s).
2. **We** may not pay **Your** claim if **You** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required by **Us**.
3. **You** must get a written estimate for the repair of damaged items or a report confirming that they are beyond economic repair from an appropriate official repairer.
4. If an airline fails to return **Your** checked-in baggage, **We** will wait for the 60 days required by them to declare **Your** baggage permanently lost, before considering a claim

under this section.

5. If **We** have paid a claim under the “**Baggage delay on outward journey**” section of this **Policy** and **Your** baggage subsequently proves to be permanently lost, any payments made for Baggage Delay will be deducted from any payments **We** make for a claim for lost baggage under this “**Personal possessions**” section of the **Policy**.
6. If **We** pay a claim for loss or theft under this section and **Your Personal Possessions** are subsequently recovered, **You** will repay to **Us** any compensation **You** received within 14 days of the recovery.

Section 6: Personal money

If your money is lost or stolen

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Personal money	£500	£100	£750	£75	£1,000	£50
- Cash	£200	£100	£300	£75	£500	£50

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sum insured shown in the “**Summary of cover limits**”, following loss or theft of **Your Personal Money** during an **Insured Journey**.

What is covered

1. Reimbursement of **Your Personal Money**.

What is not covered

1. The **Excess** as shown in the “**Summary of cover limits**”, unless the additional premium for **Excess Waiver** has been paid and is shown on **Your Policy Schedule**.
2. Any loss or theft of **Your Personal Money** which is subsequently recovered.
3. Any claim if **Your Personal Money** is confiscated or detailed by Customs, the Police or other authorities.
4. Any loss or theft of **Your Personal Money** that **You** do not report to the Police within 24 hours of discovery or as soon as possible after that and for which **You** do not get a written Police report.
5. Any loss or theft of **Your Personal Money** that is not:
 - a. Carried on **Your** person or in **Your** hand luggage which **You** have with **You** and within **Your** control such that **You** are able to prevent unauthorised interference with it at all times; or
 - b. Deposited in a safe or fixed safety deposit box, or similar locked fixed receptacle in **Your** locked **Private Accommodation**.
6. Any depreciation in value, currency changes or shortage caused by any error or omission.

7. Any loss recoverable from another source such as a bank, credit card provider or issuer of travellers’ cheques.
8. Any loss or theft due to fraud or due to **You** deliberately or inadvertently revealing security information such as a password or PIN-code.
9. Anything mentioned in “**What this policy doesn’t cover**”.

Additional conditions applying to this section

1. **You** must take reasonable care in protecting **Your Personal Money** against loss or theft at all times.
2. **You** must notify the Police of any loss or theft within 24 hours of discovery or as soon as possible after that and obtained a written report from them and enclose this with **Your** claim form.
3. **You** must provide **Us** with documentary proof of ownership of any lost or stolen **Personal Money**, such as currency exchange receipts, bank statements, **Cash** withdrawal slips and pre-paid credit card statements.

Section 7: Passport and other documents

If your passport, ticket or other documents are lost or stolen

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Passport and other documents						
- Passport and other documents	£200	Nil	£300	Nil	£500	Nil
- Event tickets	£200	Nil	£300	Nil	£500	Nil

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sum insured shown in the “**Summary of cover limits**”, following loss or theft of **Your** passport, **Event Ticket(s)**, driving licence or travel documents during an **Insured Journey**

What is covered

1. The cost of a temporary replacement passport abroad; and
 2. The proportionate replacement cost of the unexpired part of **Your** passport when **You** are back in the **United Kingdom**; and
 3. The proportionate replacement cost of the unexpired part of **Your** driving licence; and
 4. The cost of the replacement or reinstatement of travel documents; and
 5. Necessary additional travel and accommodation expenses (room only) which **You** incur abroad to obtain a replacement passport, driving licence or travel documents.
 6. The cost of the replacement or reinstatement of **Event Ticket(s)**.
3. Any loss or theft of **Your** travel documents or **Event Ticket(s)** that can be replaced free of charge by the issuer.
 4. Any loss or theft of **Your** passport, **Event Ticket(s)**, driving licence or travel documents that are not:
 - a. Carried on **Your** person or in **Your** hand luggage which **You** have with **You** and within **Your** control such that **You** are able to prevent unauthorised interference with them at all times; or
 - b. Deposited in a safe or fixed safety deposit box, or similar locked fixed receptacle in **Your** locked **Private Accommodation**.
 5. Anything mentioned in “**What this policy doesn't cover**”.

What is not covered

1. Any claim if **Your** passport, **Event Ticket(s)**, driving licence or travel documents are retained by Customs, the Police or other authorities.
2. Any loss or theft of **Your** passport, **Event Ticket(s)**, driving licence or travel documents that **You** do not report to the Police within 24 hours of discovery or as soon as possible after that and for which **You** do not get a written Police report.

Section 8: Baggage delay on outward journey

If your luggage is delayed on an outward journey

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Baggage delay on outward journey	£50 per 12 hours up to £200	Nil	£100 per 12 hours up to £500	Nil	£150 per 12 hours up to £750	Nil

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sum insured shown in the “**Summary of cover limits**” following the delayed arrival of **Your** baggage by at least 12 hours, and for each subsequent 12 hours, after **Your** actual arrival time on **Your** outward journey.

lost, any payments made for a delayed baggage claim will be deducted from any payments **We** make for a claim for lost baggage under the “**Personal possessions**” section of this **Policy**.

What is covered

1. The reasonable cost of buying essential clothing, toiletries and similar items.

What is not covered

1. Any claim for delayed baggage on **Your** return journey.
2. Anything mentioned in “**What this policy doesn’t cover**”.

Additional conditions applying to this section

1. If **Your** baggage is delayed whilst in the care of a carrier, transport company, authority or hotel, **You** must report to them details of the delay or eventual loss and obtain written confirmation from them.
2. If **Your** baggage is delayed whilst in the care of an airline **You** must:
 - a. Report **Your** missing baggage to them before leaving the baggage reclaim area and obtain a Property Irregularity Report.
 - b. Retain all travel tickets and baggage tags.
3. If **Your** baggage eventually arrives, **You** must obtain written confirmation of the length of the delay.
4. If **Your** baggage proves to be permanently

Section 9: Missed departure

If you miss your departure

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Missed departure	£500	£100	£1,000	£75	£1,500	£50

If **You** are a resident of Northern Ireland, cover under this section is extended to include missed departure from international departure points within the Republic of Ireland.

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sum insured shown in the “**Summary of cover limits**”, in the event that **You** arrive too late (as shown on **Your** ticket) to board **Your** pre-booked scheduled **Public Transport** at **Your** last departure point on **Your** outward journey or **Your** last departure point on **Your** return journey as a result of:

1. Scheduled **Public Transport** services failing to get **You** to **Your** last departure point due to **Strike or Industrial Action**, adverse weather conditions (but not those defined as a **Catastrophe**), mechanical failure or **Your** direct involvement in an accident; or
2. The private motor vehicle in which **You** are travelling being directly involved in an accident or breaking down; or
3. A delay involving the vehicle in which **You** are travelling due to unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website, on television, news bulletins or in the press.

What is covered

1. **Your** reasonable and necessary additional travel and accommodation expenses (room only) of a similar standard to the original booking, to allow **You** to reach **Your** trip destination or catch up on **Your** scheduled itinerary (for missed departure on **Your** outward journey) or to return **Home** (for missed departure from **Your** last departure

point on **Your** homeward journey).

What is not covered

1. The **Excess** as shown in the “**Summary of cover limits**”, unless the additional premium for **Excess Waiver** has been paid and is shown on **Your Policy Schedule**.
2. Any claim as a result of heavy traffic or road closures where **You** have not obtained confirmation that the delays were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website, on television, news bulletins or in the press.
3. Any claim as a result of **Your** failure to allow sufficient time for the **Public Transport** to arrive on schedule and deliver **You** to **Your** departure point by the check-in time shown on **Your** travel itinerary.
4. Any claim as a result of the private motor vehicle in which **You** are travelling not having been properly serviced and maintained, in the event of vehicle breakdown.
5. Any claim as a result of the failure in provision of any service connected with **Your** trip including error, omission, financial failure, or default of, or by the provider of any service, travel agent, tour operator or organiser through whom the trip was booked.
6. Any claim arising as a result of a **Catastrophe**.
7. Any claim as a result of **Your** missed departure for reasons other than those listed within this section
8. Anything mentioned in “**What this policy doesn't cover**”.

Additional conditions applying to this section

1. **You** must allow sufficient time to reach any airport, station, port or terminus with reasonable expectation of meeting the scheduled check-in time.
2. **You** will be required to provide **Us** with documentary evidence of the reason for any delay leading to a missed departure.
3. **You** will be required to provide **Us** with documentary evidence of **Your** additional travel and accommodation expenses.

Section 10: Travel delay and abandonment

If your departure is delayed

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Travel delay and abandonment						
- Travel delay benefit	£25 every 12 hours	Nil	£40 every 12 hours	Nil	£50 every 12 hours	Nil
- Maximum Limit for travel delay benefit	£200	Nil	£400	Nil	£500	Nil
- Abandonment after 12 hours delay	£3,000	£100	£5,000	£75	£7,500	£50

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total for each **Insured Journey**, up to the sums insured shown in the 'Summary of cover limits', in the event of **Your** unavoidable delay in departure of at least 12 hours.

If **You** are a resident of Northern Ireland, cover is extended to include international departure points within the Republic of Ireland.

Travel delay benefit

What is covered

If **You** are already at **Your** departure point and checked in, and **Your** pre-booked transport is delayed for 12 hours or more because of:

1. Adverse weather conditions (not listed under **Catastrophe**); or
2. **Strike or Industrial Action**; or
3. Mechanical breakdown of **Your** scheduled **Public Transport**.

We will pay **You** the travel delay benefit, up to the maximum policy limit so that **You** can grab some refreshments or space in a travel lounge.

This benefit is there to help make any delays more comfortable and can be used at any point in **Your** journey.

What you will need to do:

Just send **Us** evidence of any delays that **You've** suffered, and **We** will arrange payment of **Your** delayed departure benefit to **You**.

Abandonment

What is covered

If **You** choose to abandon **Your** trip because of a delay of 12 hours or more, on the first departure point of **Your** outward journey, because **Your** scheduled transport is delayed by:

1. Adverse weather conditions (not listed under **Catastrophe**); or
2. **Strike or Industrial Action**; or
3. Mechanical breakdown of **Your** scheduled **Public Transport**.


We will pay up to the abandonment sum insured, for each **Insured Person**, for each **Insured Journey**, for unused and non-refundable:

1. Pre-booked travel and accommodation costs.
2. Pre-booked airport parking, car hire, airport lounge passes or trip excursions.
3. Travel permission costs including Visa's, ESTA (Electronic System for Travel Authorisation for travellers to the USA), EU entry or exit system (EES).

Provided that **You** have paid these costs or are contracted to pay them.

What is not covered

1. The **Excess** as shown in the "Summary of cover limits".
2. Any claim unless **You** have written confirmation from the carrier or their handling agents detailing the reason for the delay, the scheduled departure time and the actual departure time.
3. Any claim where the carrier or their handling agents provide alternative transport which departs within 12 hours of the original scheduled departure time.
4. Any claim as a result of **Your** failure to check-in at **Your** departure point by the time shown on **Your** travel itinerary.
5. Any loss in respect of Air Passenger Duty (this can be reclaimed by **You** through **Your** travel agent or airline).

- 
6. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
 7. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.
 8. Any charges in respect of the trip for which there is no contractual liability or which are recoverable elsewhere.
 9. Any claim arising as a result of a **Catastrophe**.
 10. Any claim arising as a result of the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation or instruction of the Civil Aviation Authority or a Port Authority or any such regulatory body.
 11. Anything mentioned in "What this policy doesn't cover".

Section 11: Personal liability

If you're legally responsible for injury or damage

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Personal liability	£2,000,000	£100	£2,000,000	£75	£2,000,000	£50

This section does not apply to **Insured Journeys** solely within the **United Kingdom**.

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sum insured shown in the "**Summary of cover limits**", as a result of an **Insurance Event** in which, by **Your** act or omission, **You** cause:

1. Death or **Bodily Injury** to another person; or
2. Loss of or damage to the tangible, material property of another person.

What is covered

1. Material damages and compensation for which **You** are legally liable; and
2. Legal costs and expenses incurred in defending an action against **You** or in negotiating the settlement of such an action; and
3. **Your** costs and expenses incurred in the event that **Your** attendance or participation is required by **Us** in the defence of such an action.

What is not covered

1. The **Excess** as shown in the "**Summary of cover limits**", unless the additional premium for **Excess Waiver** has been paid and is shown on **Your Policy Schedule**.
2. Any liability directly or indirectly arising from an **Insured Journey** solely within the **United Kingdom**.
3. Any liability directly or indirectly arising from **Your** participation in **Hazardous Activities and Sports** which are:
 - a. Specifically excluded; or
 - b. Not listed as covered unless otherwise

agreed by **Us** in writing; or

- c. Listed as covered but with Personal Liability cover excluded.
4. Any liability for intangible or non-material damage, such as to reputation, image or to intellectual property rights.
 5. Any liability directly or indirectly arising from:
 - a. Loss of or damage to material property, buildings or land owned by, or in the care, custody or control of **You**, a **Relative**, a member of **Your** household, a person **You** employ, a travelling companion or person with whom **You** have arranged to stay, except in relation to temporary hotel and similar accommodation which **You** occupy and for which **You** assume contractual responsibility during an **Insured Journey**; or
 - b. Death or **Bodily Injury** to **Your Relative**, a member of **Your** household, a person **You** employ, **Your** travelling companion or a person with whom **You** have arranged to stay; or
 - c. The ownership, care, custody or control of any animal by **You**, a **Relative**, a member of **Your** household or a person **You** employ, **Your** travelling companion or a person with whom **You** have arranged to stay; or
 - d. **Your** ownership, possession or use of horse-drawn, motorised, electrically or mechanically-propelled or towed vehicles or lifts, aircraft, watercraft (other than rowing boats, punts or canoes), firearms or explosive devices; or
 - e. Any form of racing; or
 - f. **Your** trade, profession or business; or
 - g. A contract, unless such liability would exist in any event in the absence of the contract; or
 - h. **You** acting formally or informally as the

- leader of a group taking part in an activity;
or
 - i. **You** having transmitted disease to another person via infection or otherwise; or
 - j. **Your** deliberate, unlawful, malicious or wilful act or omission; or
 - k. **Your** fraudulent, dishonest or criminal act or that of any person authorised by **You**; or
 - l. A matter which is subject to criminal proceedings against **You**.
6. Any liability directly or indirectly arising where cover is provided under any other insurance or guarantee.
7. Any liability directly or indirectly arising through action not brought under the jurisdiction of the courts of the country in which the **Insurance Event** giving rise to the claim occurred unless otherwise agreed by **Us**.
8. Punitive or exemplary damages.
9. Any claim where **You** have failed to notify **Us** of the **Insurance Event** within a reasonable time of it occurring and where this failure adversely affects **Our** ability to defend the claim or to limit **Our** liability.
10. Anything mentioned in “What this policy doesn’t cover”.
5. In the event that **Your** attendance or participation is required by **Us** in the defence or negotiation of an action against **You**, **We** will pay **Your** reasonable and necessary transport and accommodation costs and expenses, provided that these are agreed by **Us** in advance, in writing.
6. In the event of **Your** death, **Your** personal legal representative will receive the benefit of cover provided by this section.
7. Where more than one **Insured Person** is involved in the same **Insurance Event**, the maximum **We** will pay in total is £2,000,000. If this limit is reached, this amount will be allocated in proportion to each **Insured Person**.

Additional conditions applying to this section

1. If **You** know of any **Insurance Event** which may result in a claim under this section **You** must:
 - a. Inform **Us** in writing without delay; and
 - b. Send all correspondence and legal documents to **Us** unanswered without delay; and
 - c. Not discuss liability with any third party.
2. **You** must make no admission of liability, or offer, promise, or make payment or indemnity without **Our** prior written agreement.
3. **We** are entitled to take over the defence and settlement of any claim against **You** in **Your** name and have full discretion in the conduct of any proceedings and the settlement of any claim.
4. **We** may, at **Our** own expense, take proceedings in **Your** name with full discretion to recover compensation or indemnity from any third party in respect of any loss, damage

Section 12: Hijack

If your transport is hijacked

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Hijack	£100 per 24 hours up to £1,000	Nil	£150 per 24 hours up to £1,500	Nil	£200 per 24 hours up to £2,000	Nil

Words with special meanings specific to this section

Hijack

The unlawful seizure or wrongful exercise of control, for more than 24 hours, of the aircraft or sea vessel in which **You** are travelling as a fare-paying passenger.

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sum insured shown in the “**Summary of cover limits**”, as a result of **Hijack**.

What is covered

1. Hijack benefit per day for each full 24 hours that **You** are detained.

What is not covered

1. **Hijack** in an area which is subject to **War and Civil Unrest**.
2. Anything mentioned in “**What this policy doesn’t cover**”.

Additional conditions applying to this section

1. **You** must provide **Us** with written confirmation from the airline, shipping line, Police or other authority, of the nature, location and dates of the **Hijack** and **Your** involvement in it.

Section 13: Legal costs and expenses

If you're legally responsible for injury or damage

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Legal costs and expenses	£25,000	Nil	£25,000	Nil	£25,000	Nil

Important - cover under this section is underwritten and administered by ARAG Legal Expenses Insurance Company Limited ('ARAG'). ARAG is the underwriter and provides the legal protection insurance and legal advice helpline.

ARAG Legal Expenses Insurance Company Limited

Registered Address: ARAG Legal Expenses Insurance Company Limited, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW. Registered in England and Wales. Company Number 103274. Website: www.arag.co.uk

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

This section, **Policy** and the **Policy Schedule** shall be read together as one document and describe the contract between the **Insured Person** and **ARAG**.

ARAG agrees to provide the insurance described in this section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this section, provided that:

1. **Reasonable Prospects** exist for the duration of the claim
2. the **Date of Occurrence** of the insured incident is during the **Policy Period**
3. any legal proceedings will be dealt with by a court, or other body which **ARAG** agree to, within the **Countries Covered** and
4. the insured incident happens within the **Countries Covered**.

What ARAG will pay

ARAG will pay an **Appointed Representative**, on the **Insured Persons** behalf, **Costs and Expenses** incurred

following an insured incident, provided that:

- a. the most **ARAG** will pay for all claims resulting from one or more events arising at the same time or from the same originating cause is £25,000
- b. the most **ARAG** will pay in **Costs and Expenses** is no more than the amount **ARAG** would have paid to a **Preferred Law Firm**. The amount **ARAG** will pay a law firm (where acting as an **Appointed Representative**) is currently £100 per hour. This amount may vary from time to time.
- c. in respect of an appeal or the defence of an appeal, the **Insured Person** must tell **ARAG** within the time limits allowed that the **Insured Person** wants to appeal. Before **ARAG** pay the **Costs and Expenses** for appeals, **ARAG** must agree that **Reasonable Prospects** exist
- d. for an enforcement of judgment to recover money and interest due to the **Insured Person** after a successful claim under this section, **ARAG** must agree that **Reasonable Prospects** exist, and
- e. where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **ARAG** will pay in **Costs and Expenses** is the value of the likely award.

What ARAG will not pay

In the event of a claim, if the **Insured Person** decides not to use the services of a **Preferred Law Firm**, the **Insured Person** will be responsible for any costs that fall outside the **ARAG Standard Terms of Appointment** and these will not be paid by **ARAG**.

Definitions applicable to this section

The following words have these meanings wherever they appear in this section in **bold**:

Appointed Representative

The **Preferred Law Firm**, law firm or other suitably qualified person **ARAG** will appoint to act on behalf of the **Insured Person**.

Costs and Expenses

- a. All reasonable, proportionate and necessary costs chargeable by the **Appointed Representative** and agreed by **ARAG** in accordance with the **ARAG Standard Terms of Appointment**.
- b. The costs incurred by opponents in civil cases if the **Insured Person** has been ordered to pay them, or the **Insured Person** pays them with **ARAG's** agreement.

Countries Covered

Worldwide.

ARAG

ARAG Legal Expenses Insurance Company Limited.

ARAG Standard Terms of Appointment

The terms and conditions (including the amount **ARAG** will pay to an **Appointed Representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an **Appointed Representative** the amount is currently £100 per hour. This amount may vary from time to time.

Date of Occurrence

The date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the **Date of Occurrence** is the date of the first of these events. (This is the date the event happened, which may be before the date the **Insured Person** first became aware of it.)

Insured Person

The person stated on the **Policy Schedule** as being insured.

Preferred Law Firm

A law firm or barristers' chambers **ARAG** choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with the **Insured Person's** claim and must comply with **ARAG's** agreed service standard levels, which **ARAG** audit regularly. They are appointed according to the **ARAG Standard Terms of Appointment**.

Reasonable Prospects

The prospects that the **Insured Person** will recover losses or damages (or obtain any other legal remedy that **ARAG** have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. **ARAG**, or a **Preferred Law Firm** on **ARAG's** behalf, will assess whether there are **Reasonable Prospects**.

What is covered

1. **Costs and Expenses** to pursue an **Insured Person's** legal rights following a specific or sudden accident that causes death or bodily injury to the **Insured Person**.

What is not covered

ARAG will not pay a claim relating to the following:

1. Any claim relating to any illness or bodily injury that happens gradually.
2. Any psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to an **Insured Person**.
3. Defending an **Insured Person's** legal rights, but **ARAG** will cover defending a counter-claim.
4. Clinical negligence.

Exclusions applying to this section - Also see "General policy exclusions"

1. A claim where an **Insured Person** has failed to notify **ARAG** of the insured incident within a reasonable time of it happening and where this failure adversely affects the **Reasonable Prospects** of a claim or **ARAG** consider their position has been prejudiced.
2. An incident or matter arising before the start of this cover.
3. **Costs and Expenses** incurred before **ARAG's** expressed acceptance.
4. Fines, penalties, compensation or damages that a court or other authority orders an **Insured Person** to pay.
5. Any legal action an **Insured Person** takes that **ARAG** or the **Appointed Representative** have not agreed to, or where an **Insured Person** does anything that hinders **ARAG** or the **Appointed Representative**.
6. A dispute with **ARAG** not otherwise dealt with under section condition 7.

7. **Costs and Expenses** arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
 8. Any **Costs and Expenses** that are incurred where the **Appointed Representative** handles the claim under a contingency fee arrangement (other than a conditional fee agreement (no win, no fee) which could apply under the **ARAG Standard Terms of Appointment**).
 9. Any claim against ERGO Travel Insurance Services Ltd (ETI), Great Lakes Insurance UK Limited or their respective agents.
 10. Any claim where the **Insured Person** is not represented by a law firm or barrister.
- b. An **Insured Person** must give the **Appointed Representative** any instructions that **ARAG** ask an **Insured Person** to give.
3.
 - a. An **Insured Person** must tell **ARAG** if anyone offers to settle a claim. An **Insured Person** must not negotiate or agree to a settlement without **ARAG's** written consent.
 - b. If an **Insured Person** does not accept a reasonable offer to settle a claim, **ARAG** may refuse to pay further **Costs and Expenses**.
 - c. **ARAG** may decide to pay an **Insured Person** the reasonable value of the **Insured Person's** claim, instead of starting or continuing legal action. In these circumstances an **Insured Person** must allow **ARAG** to take over and pursue or settle any claim in an **Insured Person's** name. An **Insured Person** must also allow **ARAG** to pursue at their own expense and for their own benefit, any claim for compensation against any other person and an **Insured Person** must give **ARAG** all the information and help **ARAG** need to do so.

Conditions applying to this section

1.
 - a. On receiving a claim, if legal representation is necessary, **ARAG** will appoint a **Preferred Law Firm** as the **Insured Person's Appointed Representative** to deal with the **Insured Person's** claim. They will try to settle an **Insured Person's** claim by negotiation without having to go to court.
 - b. If the appointed **Preferred Law Firm** cannot negotiate settlement of the **Insured Person's** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then the **Insured Person** may choose a law firm to act as the **Appointed Representative**.
 - c. If the **Insured Person** chooses a law firm as their **Appointed Representative** which is not a **Preferred Law Firm**, **ARAG** will give the **Insured Person's** choice of law firm the opportunity to act on the same terms as a **Preferred Law Firm**. However if they refuse to act on this basis, the most **ARAG** will pay is the amount **ARAG** would have paid if they had agreed to the **ARAG Standard Terms of Appointment**. The amount **ARAG** will pay a law firm (where acting as the **Appointed Representative**) is currently £100 per hour. This amount may vary from time to time.
 - d. The **Appointed Representative** must co-operate with **ARAG** at all times and must keep **ARAG** up to date with the progress of the claim.
2.
 - a. An **Insured Person** must co-operate fully with **ARAG** and the **Appointed Representative**.
4.
 - a. An **Insured Person** must instruct the **Appointed Representative** to have **Costs and Expenses** taxed, assessed or audited if **ARAG** ask for this.
 - b. An **Insured Person** must take every step to recover **Costs and Expenses** and court attendance expenses that **ARAG** have to pay and must pay **ARAG** any amounts that are recovered.
5. If the **Appointed Representative** refuses to continue acting for an **Insured Person** with good reason, or if an **Insured Person** dismisses the **Appointed Representative** without good reason, the cover **ARAG** provide will end immediately, unless **ARAG** agree to appoint another **Appointed Representative**.
6. If an **Insured Person** settles or withdraws a claim without **ARAG's** agreement, or does not give suitable instructions to the **Appointed Representative**, **ARAG** can withdraw cover and will be entitled to reclaim from an **Insured Person** any **Costs and Expenses** **ARAG** has paid.
7. If there is a disagreement about the handling of a claim and it is not resolved through **ARAG's** internal complaints procedure the Financial Ombudsman Service may be able to help. This is a free complaint resolution service for eligible complaints. (Details available from www.financial-ombudsman.org.uk).

Alternatively, there is a separate arbitration process available that can be used to settle any dispute with **ARAG**. The arbitrator will be a jointly agreed barrister, solicitor or other suitably qualified person. If there is a disagreement over the choice of arbitrator, **ARAG** will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the parties or one party may pay all the costs.

8. If there is a disagreement between an **Insured Person** and **Us** on the merits of the claim or proceedings, or on a legal principle, **ARAG** may suggest the **Insured Person** obtains at their own expense an opinion on the matter from an independent and appropriate expert. The expert must be approved in advance by **ARAG** and the cost expressly agreed in writing between the **Insured Person** and **ARAG**. Subject to this **ARAG** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that the **Insured Person** will recover damages (or obtain any other legal remedy that **ARAG** have agreed to) or make a successful defence. This does not affect the **Insured Person's** rights under Section Condition 7.
9. An **Insured Person** must:
 - a. keep to the terms and conditions of this section
 - b. take reasonable steps to avoid and prevent claims
 - c. take reasonable steps to avoid incurring unnecessary costs
 - d. send everything **ARAG** asks for, in writing, and
 - e. report to **ARAG** full and factual details of any claim as soon as possible and give **ARAG** any information **ARAG** need.
10. **ARAG** will, at **ARAG's** discretion, void this section (make it invalid) from the date of claim, or alleged claim, and/or **ARAG** will not pay the claim if:
 - a. a claim an **Insured Person** has made to obtain benefit under this **Policy** is fraudulent or intentionally exaggerated, or
 - b. a false declaration or statement is made in support of a claim.
11. Apart from **ARAG**, an **Insured Person** is the only person who may enforce all or any part of this **Policy** and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does

not apply to this section in relation to any third-party rights or interest.

12. If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, **ARAG** will only pay their share of the claim even if the other insurer refuses the claim.
13. This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where the **Insured Person** normally lives. Otherwise, the law of England and Wales applies. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

Eurolaw Legal Advice

ARAG will give an **Insured Person** confidential legal advice over the phone on any personal legal problem under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union Country, Isle of Man, the Channel Islands, Switzerland and Norway.

An **Insured Person** can contact **ARAG's** UK-based call centre 24 hours a day, seven days a week. However, **ARAG** may need to arrange to call the **Insured Person** back depending on the **Insured Person's** enquiry. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If an **Insured Person** calls outside these times, a message will be taken and a return call arranged within the operating hours.

To help check and improve service standards, **ARAG** may record all calls.

To contact the above service, phone **ARAG** on +44 (0) 117 934 0548. When phoning, please quote the **Policy** number.

ARAG will not accept responsibility if the Helpline Service is unavailable for reasons **ARAG** cannot control.

Privacy

When **You** purchase and use a **ARAG** product **ARAG** will process personal information about **You** and anyone else whose details are provided to **ARAG** to provide **You** with a service or a claim.

ARAG process Your personal information in accordance with ARAG's Privacy Notice. You can find ARAG's Privacy Notice online at www.arag.co.uk/privacy. Alternatively You can make a request for a printed copy to be sent to You by contacting dataprotection@arag.co.uk

Section 14: COVID-19 cover

If you get Covid-19 before or during your trip

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
COVID-19 cover						
- Cancellation	£3,000	£100	£5,000	£75	£7,500	£50
- Curtailment	£3,000	£100	£5,000	£75	£7,500	£50
- Emergency medical and repatriation expenses	£10,000,000	£100	£12,500,000	£75	£15,000,000	£50

PLEASE NOTE: this section of cover extends the cover provided under the “**Emergency medical and repatriation expenses**”, “**Cancellation**” and “**Curtailment and loss of holiday**” sections of this **Policy** as follows:

A. Cancellation.

We provide to each **Insured Person** in total per **Insured Journey**, up to the sum insured shown in the “**Summary of cover limits**”, following necessary and unavoidable cancellation of a **Insured Journey** as a result of:

1. **You, Your Relative**, a member of **Your** household or travelling companion or a friend with whom **You** had arranged to stay has a diagnosis of COVID-19 within 14 days prior to **Your** booked departure date, as certified by a **Medical Practitioner** following a medically approved test showing a positive result for COVID-19.
2. **You** being denied boarding on **Your** pre-booked outbound travel due to **You** contracting COVID-19, as certified by a **Medical Practitioner** following a medically approved test showing a positive result for COVID-19 or having a confirmed temperature above 38 degrees Celsius.

What is covered

1. The cost of:
 - a. **Your** unused non-refundable pre-booked travel and accommodation expenses which **You** have paid or are contracted to pay; and
 - b. **Your** unused non-refundable pre-booked airport parking, car hire, airport lounge

pass and excursions which **You** have paid or are contracted to pay; and

- c. **Your** unused non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which **You** have paid.

B. Curtailment.

We provide to each **Insured Person** in total per **Insured Journey**, up to the sum insured shown in the “**Summary of cover limits**”, following necessary and unavoidable **Curtailment** of an **Insured Journey** as a result of:

1. Death of **Your Relative** or a member of **Your** household living in the **United Kingdom** contracting COVID-19, as certified by a **Medical Practitioner** following a medically approved test showing a positive result for COVID-19.
2. The hospitalisation as a result of COVID-19 for treatment with mechanical ventilation, of **Your Relative** or a member of **Your** household living in the **United Kingdom**.

In addition, where **You** are unable to continue with a pre-booked excursion following **Your** self-isolation as ordered by a relevant Government authority due to contracting COVID-19, as certified by a **Medical Practitioner** following a medically approved test showing a positive result for COVID-19.

What is covered

1. **Your** reasonable additional travel and accommodation expenses which **You** incur in the **Curtailment** of **Your Insured Journey**; and

2. A pro-rata amount corresponding to the cost of the unused proportion of:
 - a. **You** non-refundable pre-booked travel and accommodation expenses which **You** have paid or are contracted to pay; and
 - b. **You** non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which **You** have paid or are contracted to pay; and
 - c. **You** non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which **You** have paid.

C. Emergency medical and repatriation expenses.

C.1. Trips outside the United Kingdom

We provide to each **Insured Person** in total, up to the sums insured shown in the “**Summary of cover limits**”, in the event of an unforeseen medical emergency during an **Insured Journey** outside the **United Kingdom** as a result of **You** contracting COVID-19, as certified by a **Medical Practitioner** following a medically approved test showing a positive result for COVID-19.

What is covered

1. Emergency medical and repatriation expenses:
 - a. Reasonable and necessary medical and hospital expenses, including the cost of ambulance transport where medically necessary to take **You** to hospital; and
 - b. Returning **You** to the **United Kingdom** provided this is medically safe and authorised by **Us** or **Our** assistance company; and
 - c. The cost of a medical escort where this is deemed necessary by **Us** or **Our** assistance company, in the event of **Your** emergency repatriation to the **United Kingdom**; and
2. Reasonable additional travel and accommodation expenses (room only) for **You** to extend **Your** stay until **You** are medically fit to return to the **United Kingdom**; and
3. Reasonable additional travelling and accommodation expenses to repatriate **You** to the **United Kingdom** when **You** are denied boarding on **Your** pre-booked return travel due to **You** contracting COVID-19.
4. Confinement benefit: a benefit payment of

£30 for each complete 24 hour period up to £300 where **You** are ordered into self-isolation in **Your** holiday accommodation by a relevant Government authority, as a result of **You** contracting COVID-19.

C.2. Trips inside the United Kingdom

We provide to each **Insured Person** in total, up to the sums insured shown in the “**Summary of cover limits**”, in the event of an unforeseen medical emergency during a trip inside the **United Kingdom** of 2 or more consecutive nights in pre-booked accommodation as a result of **You** contracting COVID-19, as certified by a **Medical Practitioner** following a medically approved test showing a positive result for COVID-19.

What is covered

1. Extra transport and accommodation expenses for **You** and one other person who stays with **You**, or who has to travel to **You** from within the **United Kingdom** and/or travel back with **You**, if this is necessary due to medical advice.
2. **Your** body or ashes to be transported **Home**.

What is not covered applying to all sub-sections

Applicable in addition to any exclusion listed under the “**Emergency medical and repatriation expenses**”, “**Cancellation**” and “**Curtailed and loss of holiday**” sections of this **Policy** including anything mentioned in “**What this policy doesn’t cover**”:

1. Travel or accommodation costs where a credit or voucher has been provided in lieu of a cash refund.
2. Claims arising directly or indirectly from COVID-19 resulting in a national or local lockdown or any restrictions of movement affecting the area where **Your Home** is located, the country or specific area or event to which **You** were travelling to or through.
3. Any claim where **You** are experiencing symptoms of COVID-19, or have been told to self-isolate at the time **You** purchased, renewed or extended this insurance, or at the time of booking any **Insured Journey**, whichever is later, or in the case of claims under sub-section C, started **Your Insured Journey** whichever was later.

4. **Your** quarantine when it has been imposed on a community, geographic location or vessel, or travellers returning from a specified location, imposed by a government or public authority.
5. Any claim where **You** contract COVID-19 and **You** have not had the recommended vaccination(s) (consideration will be given where **You** were medically unable to have the vaccination, and this is shown in **Your** medical records).
6. Any claim where **You** have not returned to the **United Kingdom** when advised to do so by the UK Government including the Foreign, Commonwealth & Development Office (FCDO).
7. Any claim arising as a result of **You**, or **Your** travelling companion being unable to complete the full COVID-19 vaccination course before **Your** scheduled departure date due to delays in supply, or changes in Government policy.
8. Any claim where **You** have travelled during a Government imposed lockdown.
9. Any claim where **You** do not hold the required confirmation of vaccination documentation, for example a vaccination passport.
10. Any claim made under this section in addition to a claim under either the “**Emergency medical and repatriation expenses**”, “**Cancellation**” or “**Curtailment and loss of holiday**” sections of this **Policy**.
11. Any costs incurred by **You** which **You** are eligible to recover from **Your** tour operator, airline, credit/debit card provider or any other source.
12. Anything mentioned in “**What this policy doesn’t cover**”.

Additional conditions applying to all sub-sections

In addition to the additional conditions applying to the “**Emergency medical and repatriation expenses**”, “**Cancellation**” or “**Curtailment and loss of holiday**” sections of this **Policy** the following will apply:

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

1. A copy of the positive test result for COVID-19 **You** received from a registered **Medical Practitioner**.
2. Written confirmation from the scheduled

Public Transport operator (or their handling agents) confirming the exact reason for which **You** were denied boarding, together with details of any alternative transport offered.

3. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
4. Any other official document or medical report confirming **Your** diagnosis for COVID-19 which leads to **Your** self-isolation, or need to cancel **Your Insured Journey**.

Section 15: Pet care

Costs of pet care when you're away

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Pet care						
A. Cancellation or abandonment - lost kennel and cattery fees	£250	Nil	£250	Nil	£250	Nil
B. Delayed return - additional kennel and cattery fees	£25 per 24 hours up to £250	Nil	£50 per 24 hours up to £500	Nil	£75 per 24 hours up to £750	Nil

Words with special meanings specific to this section

Pet

A domesticated cat or dog owned by **You**.

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sums insured shown in the "Summary of cover limits" as a result of:

A. The cancellation or abandonment of Your trip, subject to a valid cancellation or abandonment claim under the relevant sections of this Policy.

What is covered

1. **Your** unused non-refundable pre-booked kennel and/or cattery fees which **You** have paid or are contracted to pay.

B. Your unavoidable delay in returning to Your Home due to:

1. **Your** death, **Bodily Injury** or **Illness**; or
2. A delay to the **Public Transport** system on **Your** return journey.

What is covered

1. The reasonable additional costs of housing **Your Pet** in a kennel or cattery until **You** are able to return to **Your Home** or, in the event of **Your** death, until **Your** legal personal representative or other authorised person is able to collect **Your** pet.

What is not covered applying to sub-sections A. and B.

1. Any claim following **Your** death, **Bodily Injury** or **Illness**, or following the cancellation or abandonment of **Your** trip, unless this results in an insured claim under another section of this **Policy**.
2. Any claim following a delay to **Public Transport** on which **You** were scheduled to travel, unless **You** obtain and provide **Us** with written confirmation from the transport provider of the reason for the delay, the scheduled departure time and the actual departure time.
3. Any claim for costs when **Your Pet** is housed by a **Relative** or friend during the period in which **Your** return **Home** is delayed.
4. Anything mentioned in "What this policy doesn't cover"

Additional conditions applying to this section

1. If a **Pet** is jointly owned, **We** will only reimburse kennel or cattery fees or pay additional kennel or cattery costs for the same **Insurance Event** once.
2. If **Your Pet** was being housed by a **Relative** or friend for the scheduled duration of **Your** trip but has to be moved to a kennel or cattery during the period in which **Your** return **Home** is delayed, **You** will be eligible to claim for additional costs, subject to the other terms and conditions of this section.
3. **You** will be required to provide **Us** with receipts or bills for any kennel or cattery costs incurred.

Section 16: Gadget

If your device is lost, stolen or damaged

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Gadget						
- Accidental or malicious damage, loss or theft	£500	£100	£500	£75	£750	£50
Enhanced Gadget Cover 1 (optional)						
- Accidental or malicious damage, loss or theft	£1,000	£100	£1,000	£75	£1,000	£50
Enhanced Gadget Cover 2 (optional)						
- Accidental or malicious damage, loss or theft	£2,000	£100	£2,000	£75	£2,000	£50
Enhanced Gadget Cover 3 (optional)						
- Accidental or malicious damage, loss or theft	£3,000	£100	£3,000	£75	£3,000	£50

This insurance is arranged, and claims administered by Taurus Insurance Services Limited (**Claims Administrator**) an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830.

Words with special meanings specific to this section

Accidental Damage/ Accidentally Damaged	The unexpected damage to Your Gadget which means it cannot be used or is unsafe to use. The damage must be sudden and unintentional. This includes damage to screens and damage resulting from sudden and unexpected damage caused by liquid.
Business	A company where You are an owner, director or employee of that company.
Claims Administrator	Taurus Insurance Services Limited. Suite 2209-2217 Eurotowers, Europort Road, Gibraltar.
Custom Built	A complete computer or laptop made from components supplied and assembled by qualified engineers at a United Kingdom VAT registered company, or the equivalent tax registration if purchased overseas.
Gadget/Gadget(s)	<p>The item(s), excluding accessories which belong to:</p> <ol style="list-style-type: none"> You; or A Business where You have the relevant authority and responsibility to use and insure the Gadget(s) owned by the Business. Confirmation of this will be required in the event of a claim. <p>For the purpose of this Policy a Gadget can be any of the following items:</p> <p>Mobile Phones, Smart Phones, Laptops (including Custom Built), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head/Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker.</p> <p>Criteria: We can only insure Gadget(s) that are:</p> <ol style="list-style-type: none"> Purchased new or refurbished from a United Kingdom VAT registered (or the equivalent tax registration if purchased overseas) company, and supplied with a Proof of Purchase; or Purchased second hand or gifted to You, provided that You have the original Proof of Purchase (which corresponds to the criteria above) and a signed letter from the original owner confirming that You own the Gadget(s). The original Proof of Purchase or letter must include the following details of Your Gadget(s): <ol style="list-style-type: none"> Either the IMEI or serial number (whichever is applicable); The make and model; The sale price (Your Purchase Price); Confirmation that the Gadget(s) were in full working order at the time of sale.

Loss	Means that the Gadget has been accidentally left by You in a location and You are permanently prevented from using it.
Malicious Damage	The intentional or deliberate actions by a person who is not insured under this Policy , which causes damage to Your Gadget(s) which means it cannot be used or is unsafe to use.
Manufacturer Security	The inbuilt security function of Your Gadget(s) . For example Apple's 'Find My' or Google's 'Find my Device'.
Proof of Purchase	<p>The original printed receipt, or a similar electronic record, that can be sent to Us or displayed in its original format, not handwritten, provided at the original point of sale that gives details of the Gadget(s) bought and helps prove that You are the legal owner the Gadget(s) and the age of the Gadget(s).</p> <p>The document should include confirmation of the IMEI or serial number of the Gadget(s), the purchase date, the Purchase Price, and detail the United Kingdom VAT-registration number of the company (or the equivalent tax if purchased overseas).</p> <p>For Gadget(s) that are gifted or given to You - We will require the original purchase receipt, as detailed above, along with a signed letter from the original owner confirming that You own the Gadget(s).</p> <p>For the purchase of second-hand Gadget(s) - We will require the original purchase receipt, as detailed above, along with evidence of resale. A printed receipt or electronic record provided by a retailer or person selling the second-hand Gadget(s) is not acceptable as Proof of Purchase.</p> <p>Where the original Proof of Purchase is not available, We may consider alternative proof of ownership.</p>
Proof of Usage	Evidence that shows Your Gadget has been in use before the event which leads to the claim. Where the Gadget is a mobile phone, or other Gadget that has the option to use a SIM card, this evidence can be obtained from Your network provider. For other Gadgets , such as laptops, in the event of an Accidental Damage claim this may be determined through inspection by Our repairers.
Purchase Price	The sale price detailed on the original Proof of Purchase .
Taurus Warranty	<p>The period where the Claims Administrator will resolve any defects in materials and workmanship when they repair or replace Your Gadget(s) in the event of a claim, when Your Gadget(s) is used normally in line with manufacture's guidelines.</p> <p>For repairs the Taurus Warranty is 3 months and for a replacement the Taurus Warranty is 12 months.</p> <p>This warranty will also include the costs associated with transporting the device to and from Our repair centre.</p> <p>The Taurus Warranty does not cover wear and tear, damage by computer viruses, normal maintenance, Accidental Damage or any Loss that is not the normal result of the Gadget(s) fault.</p>
Theft	The taking of the Gadget(s) by a third party with the intention of permanently depriving You of it, using force, threat of violence or by pickpocket.
Unattended	Means that the Gadget(s) are neither on Your person or within Your sight and/or reach.
Water-based activities	Activities and sports that take place on or in water, for example swimming, diving, boat-rides, jet skiing.

This section of the **Policy** sets out the cover **We** provide for **Your Gadget(s)** against **Theft, Loss, Accidental Damage** and **Malicious Damage** to each **Insured Person** in total per **Insured Journey**, up to the sums insured shown in the “**Summary of cover limits**”. The **Gadget(s)** must be in good condition and full working order at the start of **Your Insured Journey**.

A. Accidental Damage.

What We will cover if Your claim is accepted

1. **We** will repair or replace **Your Gadget(s)** if it is **Accidentally Damaged**.
2. **We** will repair or replace **Your Gadget(s)** if it is damaged as a result of accidentally coming into contact with any liquid.

What We will not cover under sub-section A.

1. **Accidental Damage** caused by any person not named on **Your Policy Schedule**.
2. Liquid damage suffered whilst **You** are participating in **Water-based Activities**.
3. **Accidental Damage** of the **Gadget(s)** where it is stored anywhere out of **Your** immediate control. This includes as checked-in baggage or in bus, coach or train luggage compartments.
4. **Accidental Damage** of the **Gadget(s)** where it is stored in overhead storage on a plane.
5. Any damage unless the damaged **Gadget(s)** is provided for repair to **Our** approved repairers.
6. Repairs, or other costs for repairs carried, out by anyone not authorised by **Us**.
7. Cosmetic damage to the **Gadget(s)** that does not stop the **Gadget(s)** from working correctly. For example marring, scratching and denting.

B. Loss.

What We will cover if Your claim is accepted

1. If **You** accidentally lose **Your Gadget**, **We** will replace it.

What We will not cover under sub-section B.

1. **Loss** of **Your Gadget(s)** which has not been reported to the local Police authorities and, if necessary, **Your** network provider within 24 hours of discovering the **Loss**.
2. **Loss** of the **Gadget(s)** where it is stored anywhere out of **Your** immediate control. This includes as checked-in baggage or in bus, coach or train luggage compartments.
3. The **Loss** of **Your Gadget(s)** where the **Manufacturer Security** is not enabled throughout the **Insured Journey**, including at the time of the **Loss**.
4. The **Manufacturer Security** must remain enabled, and **Your Gadget** must remain associated with **Your Manufacturer Security** account, throughout the loss claims process.

C. Malicious Damage.

What We will cover if Your claim is accepted

1. If **Your Gadget** suffers **Malicious Damage**, **We** will repair or replace it. Where only part or parts of **Your Gadget** have been damaged, **We** will only replace that part or parts.

What We will not cover under sub-section C.

1. **Malicious Damage** caused by **You** or any other **Insured Person(s)**.
2. Repairs, or other costs for repairs carried out by anyone not authorised by **Us**.

D. Theft.

What We will cover if Your claim is accepted

1. If **Your Gadget** is stolen, **We** will replace it.

What We will not cover under sub-section D.

1. **Theft** of **Your Gadget(s)** which has not been reported to the local Police authorities and, if

necessary, **Your** network provider within 24 hours of discovering the incident.

2. **Theft** of the **Gadget(s)** where it is stored anywhere out of **Your** immediate control. This includes as checked-in baggage in bus, coach or train luggage compartments.
3. The **Theft** of **Your Gadget(s)** where the **Manufacturer Security** is not enabled throughout the **Insured Journey**, including at the time of the **Theft**.
4. The **Manufacturer Security** must remain enabled, and **Your Gadget** must remain associated with **Your Manufacturer Security** account, throughout the theft claims process.

What We will not cover applying to all sub-sections

We will not pay for:

1. Any claim for a device which is not shown in the definition of a **Gadget** above.
2. Any claim where **You** have committed fraud or provided misleading information or are unable to give **Us** complete details about the circumstances of the claim.
3. Any claim where **You** cannot provide **Proof of Purchase**.
4. Any claim where **Proof of Usage** cannot be given (this applies where the **Gadget** is a SIM-enabled device or a laptop/tablet where user history is available).
5. Any claim where the **Manufacturer Security** is not switched on at the time of **Theft** or **Loss** or where it has been switched off before the claims process has completed.
6. Where the **Gadget** has been stolen from any motor vehicle or building, unless all protections are in operation (including those to prevent unauthorised keyless entry to vehicles) and the **Gadget(s)** is hidden out of sight so that forced and violent entry causing damage is required. Evidence of the thief's damage must be provided with **Your** claim.
7. Any **Loss, Theft** or **Accidental Damage** to the **Gadget** as a result of confiscation of detention by customs, other officials or authorities.
8. Any claim where **You** knowingly leave **Your Gadget** somewhere **Unattended** and it is at risk of being lost, stolen or damaged. For example, where **Your Gadget** is left at the side of a sports pitch whilst **You** are participating in the sport.
9. Any claim where the **Gadget** was not in good condition and in full working order at the time **You** start **Your** trip.
10. Any claim where **You** have failed to take precautions to prevent **Damage, Theft** or **Loss**. This will include, but not limited to:
 - a. Not using **Your Gadget** in line with the manufacturer's instructions; and
 - b. Not handing **Your Gadget** to a person who is not known to **You**.
11. Any claim where the IMEI/Serial number cannot be identified from **Your Gadget**.
12. Accessories.
13. Any claim that is only for parts of **Your Gadget** that would be considered a consumable e.g. batteries.
14. Any claim where there is evidence that the **Damage, Theft** or **Loss** occurred before **Your** trip started.
15. Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
16. Any claim resulting from an unlawful act. This will include, but not limited to:
 - a. Any unlawful act deliberately or intentionally committed by an **Insured Person**; or
 - b. The operation of law or the order of any court; or
 - c. Civil or criminal proceedings against anyone on whom **Your Insured Journey** depends.
17. Any modifications that have been made from the original specifications of the **Gadget**. This would include things like adding gems, precious metals or unlocking **Your Gadget** from a network.
18. Loss of any software or firmware failures.
19. 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**.

Additional conditions applying to this section

Claims Procedure

How to make a claim

Please read **Our** claims guide and complete **Our** claim form found at <https://tiga.taurus.claims>

Or **You** can contact the **Claims Administrator** on 0330 175 7850 or virgin.tiga@taurus.gi.

You must: (Failure to observe these may invalidate Your claim)

1. Report the **Theft** or **Loss** of **Your Gadget** to **Your** network provider within 24 hours of discovery so they can blacklist **Your** handset/item (where this is applicable).
2. Report the **Theft** or **Loss** of **Your Gadget** to the Police, local to where the **Theft** or **Loss** happened, within 24 hours of discovering the **Theft** or **Loss** and get a crime reference number and a copy of the police report.
3. Provide the **Proof of Purchase** of the **Gadget** for which **You** are claiming. Such **Proof of Purchase** must evidence that **You** own that particular **Gadget**, which may include the IMEI number or serial number (where applicable in respect of mobile phones and laptops) and other identifying details where appropriate.
4. Provide the **Proof of Usage** (in respect of SIM-enabled devices) from **Your** network provider that confirms the **Gadget(s)** has been in use since the start of **Your** trip and up to the event giving rise to the claim.
5. Complete and return any claim form or documents as required by the **Claims Administrator** as soon as possible and send other requested documents to support **Your** claim. For example photo ID or proof of address.
6. Not attempt to repair the item yourself or use an unauthorised repairer or this will invalidate the cover.
7. Not format **Your Gadget(s)** in a way that makes it impossible to get the date it was last used.
8. Pay the **Excess** as requested by the **Claims Administrator**.
9. Give details of any other contract, guarantee, warranty or insurance that may apply to the **Gadget(s)** including, for example, household insurance (where appropriate a proportion

of the claim may be recovered from these insurers).

Repair and Replacement Equipment

1. Where **We** replace **Your Gadget**, **We** will replace it with a **Gadget** of the same specification or the equivalent value taking into account the age and condition of the **Gadget**. Replacements will be pre-owned, refurbished or remanufactured (not brand new). This is not a new for old **Policy**. (Gift cards or vouchers may be used as an alternative method of claims settlement at **Our** full discretion).
2. Where **We** send **You** a replacement or repaired **Gadget**, this will only be sent to an address in the **United Kingdom**.
3. It may not always be possible to replace **Your Gadget** with the same colour or finish, where this is not possible an alternative colour will be provided.
4. Where the original **Gadget** is replaced, the original **Gadget** becomes **Our** property and must be returned to the **Claims Administrator** immediately. Please call the **Claims Administrator** on 0330 175 7850 and they will provide details for its return.
5. All repairs to **Gadgets** are issued with a 3-month warranty (the **Gadget** must be returned to the **Claims Administrator** in the event of a claim under the **Taurus Warranty**).
6. All replacement items are issued with a 12-month warranty (the item must be returned to the **Claims Administrator** in the event of a claim under the **Taurus Warranty**).
7. If **Your** existing accessories are not compatible with the replacement item that **We** have provided, **We** will cover the cost of replacing the accessories if **You** supply **Proof of Purchase** for these.
8. **Taurus Warranty** claims for **Gadget(s)** damaged in transit will only be paid where they are reported to the **Claims Administrator** on 0330 175 7850 within 48 hours of delivery and the packaging is retained to allow an investigation to be carried out.

Conditions and Limitations

Limit of Liability

The most **We** will pay for any claim is the single item limit shown in the “**Summary of cover limits**”. This amount will not be more than the replacement cost of each **Gadget(s)** being claimed for. The claim payment will not be more than:

1. The single item limits shown in the “**Summary of cover limits**”; or
2. The original **Purchase Price**; or
3. The current market value of each **Gadget(s)**,

Whichever is the lowest amount.

Fraud

The contract between **You** and **Us** is based on mutual trust. However, if anyone named on **Your Policy Schedule** or anyone acting for **You** commits a fraudulent act, included but not limited to:

1. Submitting fraudulent documents; or
2. Making a fraudulent statement; or
3. Exaggerate any part of the claim made under this **Policy**.

Then **We**:

1. Will not pay any part of the claim; and
2. May be entitled to recover from **You** the amount of any claim already paid under **Your Policy**; and
3. May inform the Police and criminal proceedings may follow.

Information Disclosure

Throughout the claim process **You** are required to always be open and honest when providing answers. Failure to do so may result in **Your** claim being declined.

Where **You** have been asked for additional information in respect of **Your** claim and it has been identified that there are inconsistencies in the circumstances of **Your** claim, this may result in **Your** claim being declined. This would include where **You** have failed to provide details of any other insurance policy that covers **Your Gadget(s)**.

Law

The laws of the **United Kingdom** allow both parties to choose the law which will apply to this contract. However, the law which applies to this contract

is the law which applies to the part of the **United Kingdom** where **Your Home** is, unless otherwise agreed by **Us** in writing. If **Your Home** is in the Channel Islands or the Isle of Man, then the law of England and Wales will apply to this contract.

Section 17: Winter sports (optional)

Cover if you want to go on a winter sports trip

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Winter sports (optional)						
A. Winter sports equipment - loss, theft or damage						
- Replacement or repair	£500	£100	£750	£75	£1,000	£50
- Hire of replacement equipment	£20 per 24 hours up to £300	Nil	£30 per 24 hours up to £450	Nil	£40 per 24 hours up to £600	Nil
B. Winter sports equipment - delay						
- Hire of replacement equipment	£20 per 24 hours up to £300	Nil	£30 per 24 hours up to £450	Nil	£40 per 24 hours up to £600	Nil
C. Ski pass - loss or theft	£200	£100	£250	£75	£300	£50
D. Ski pack - illness or injury	£20 per 24 hours up to £300	Nil	£30 per 24 hours up to £450	Nil	£40 per 24 hours up to £600	Nil
E. Ski pack or alternative resort - piste closure	£20 per 24 hours up to £300	Nil	£30 per 24 hours up to £450	Nil	£40 per 24 hours up to £600	Nil
F. Travel disruption - avalanche or landslide	£15 per 24 hours up to £300	Nil	£20 per 24 hours up to £400	Nil	£25 per 24 hours up to £500	Nil

Important notes

You will only be covered under this section and elsewhere under this **Policy** while participating in Winter Sports if **You** are aged 64 or under at the start of the **Policy Period**.

This **Policy** will only cover **You** if **You** are an **Amateur**.

For Annual Multi-Trip policies this section provides cover up to a maximum of 17 days in total during the **Policy Period**.

This section only applies if the appropriate additional premium has been paid and Winter Sports cover is shown on **Your Policy Schedule**.

The **Policy** will NOT automatically cover **You** when **You** take part in all Winter Sports. See "**Activities we do and don't cover**" for a list of covered Winter Sports.

Words with special meanings specific to this section

Amateur

We will consider **You** to be an **Amateur** if:

You are:

- Under 16 years of age; or
- 16 years of age or above and in full-time education; or
- 16 years of age or above and in full-time employment outside of the Winter Sports industry; or
- 16 years of age or above and employed in the Winter Sports industry as an instructor, guide or similar (but not as a competitive athlete) and, on average, work for a minimum of 25 hours per week during the Winter Sports season; and

You do not:

- Receive funding or support to participate in Winter Sports, in cash, goods, equipment, travel and accommodation expenses or similar, from any sports association, council, governing body or commercial organisation (sponsorship), the value of which exceeds £1,000 in the previous or current calendar year; and

You have not:

- Received prizes as a result of taking part in Winter Sports competitions, in cash or non-cash items, the value of which exceeds £1,000 in the previous or current calendar year.

On-piste

Any designated and prepared marked piste, trail or run within the area of a ski-resort but excluding any **Terrain-park**.

Off-piste

Any area outside of a designated and prepared marked piste, trail or run. This includes unmarked areas between runs which are inside the resort boundary and areas located outside of the resort boundaries in the backcountry.

Ski-pack

Your non-refundable hired **Winter Sports Equipment**, ski-pass, ski-school instruction or ski-guide services which **You** have paid or are liable to pay.

Terrain-park

A designated and prepared area within a resort containing jibs (rails, boxes, table-tops, trees, park benches, picnic tables, mail boxes, wall rides, barrels, rainbows, kinks, jams and other types of rideable fixture), jumps (table-tops, step-downs, step-ups, gaps, channel gaps, hips and spines) and verticals (quarter-pipes, half-pipes and super-pipes) and any other feature designed or designated for the performance of tricks, jumps or aerials.

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sums insured shown in the “**Summary of cover limits**” as a result of:

A. The loss or theft of, or damage to **Your Winter Sports Equipment**.

What is covered

1. The cost of the replacement, reinstatement or repair of **Your Winter Sports Equipment** subject to wear and tear and depreciation; and
2. The daily cost of hiring replacement **Winter Sports Equipment** for the remainder of **Your Insured Journey** in resort.

B. The delay on **Your outward journey of Your Winter Sports Equipment** by more than 12 hours after **Your actual arrival time in resort**.

What is covered

1. The daily cost of hiring replacement **Winter Sports Equipment** until **Your Winter Sports Equipment** arrives.

C. The loss or theft of **Your ski-pass**.

What is covered

1. The cost of a replacement ski-pass for the number of days that **Your** lost or stolen ski-pass remained valid during the remainder of **Your Insured Journey** in resort.

What is not covered applying to sub-sections A., B. and C.

1. The **Excess** as shown in the “**Summary of cover limits**”, unless the additional premium for **Excess Waiver** has been paid and is shown on **Your Policy Schedule**.
2. Any loss or theft of **Your ski-pass** or **Winter Sports Equipment** which is subsequently recovered.
3. Any claim if **Your ski-pass** or **Winter Sports Equipment** is confiscated or detained by Customs, the Police, the resort or other authorities.
4. Any damage to **Your Winter Sports Equipment** due to:
 - a. Scratching or denting unless the item has become unusable as a result of this; or
 - b. Leaking powder or fluid carried within **Your** baggage; or
 - c. Normal wear and tear, gradual deterioration, depreciation, decay, moth, vermin, atmospheric or climatic conditions; or
 - d. Any process of cleaning, dyeing repairing or restoring.
5. Any loss or theft of, or damage to, **Your ski-pass** or **Winter Sports Equipment**:
 - a. That **You** do not report to the Police within 24 hours of discovery or as soon as possible after that and for which **You** do not get a written Police report (loss, theft or malicious damage only);
 - b. Whilst in the custody of an airline or other carrier unless **You** report it immediately on discovery to the carrier and get a written report. In the case of an airline **You** will

need a Property Irregularity Report (PIR); or

- c. Whilst being shipped as freight or under a bill of lading; or
 - d. Left out of sight or out of **Your** personal control in a public place where **You** are not in a position to prevent unauthorised interference with **Your** property e.g. station, airport, restaurant; or
 - e. From an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible and violent entry; or
 - f. From a roof or boot luggage rack at any time; or
 - g. Left in the custody of a person who does not have official responsibility for the safekeeping of the property.
6. Any damage to **Winter Sports Equipment** whilst in use.
 7. Any claim for items which are borrowed, rented or otherwise not owned by **You**.
 8. Anything mentioned in "What this policy doesn't cover".

Additional conditions applying to sub-sections A., B. and C.

1. Claims for **Winter Sports Equipment** will be considered on a new for old basis provided the item is less than 1 year old at the date of the incident. All other items will be subject to a suitable deduction for wear and tear and depreciation or **We** may at **Our** option replace, reinstate or repair the lost, stolen or damaged item(s).
2. **We** may not pay **Your** claim if **You** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required by **Us**.
3. **You** must obtain a written estimate for the repair of damaged items or a report confirming that they are beyond economic repair from an appropriate official repairer.
4. If an airline fails to return **Your** checked-in **Winter Sports Equipment**, **We** will wait for the 60 days required by them to declare **Your Winter Sports Equipment** permanently lost,

before considering a claim for loss under this section.

5. If **We** pay a claim for loss or theft under this section and **Your Winter Sports Equipment** is subsequently recovered, **You** will repay to **Us** any compensation **You** received from **Us** within 14 days of the recovery.

D. You being prevented from taking part in Winter Sports as a result of Your Bodily Injury or Illness sustained during Your Insured Journey.

What is covered

1. The cost of the proportion of **Your Ski-pack**, for which **You** have paid or are contracted to pay, corresponding to the period in which **You** are prevented from taking part in Winter Sports during **Your Insured Journey** in resort.

What is not covered

1. Anything mentioned in "What this policy doesn't cover".

Additional conditions applying to sub-section D.

1. **Your** claim will be based on the number of complete days of **Your** trip in resort that **You** are unable to participate in Winter Sports.
2. **You** must get written confirmation from the treating **Medical Practitioner** in the resort of the nature of **Your Illness** or **Bodily Injury** and the period in which **You** were unable to participate in Winter Sports.
3. **You** must provide **Us** with documentary evidence showing the nature, dates and costs of **Your** pre-paid **Ski-pack**.

E. You being prevented from taking part in Winter Sports at Your resort for a period in excess of 12 hours as a result of:

1. Not enough snow; or
2. Too much snow; or
3. Adverse weather; or
4. Avalanche or landslide.

What is covered

1. A daily amount to cover the cost of transporting **You** to an alternative resort where there are adequate snow conditions; or
2. The cost of the proportion of **Your Ski-pack**, for which **You** have paid or are contracted to pay, corresponding to the period in which **You** are prevented from taking part in Winter Sports during the scheduled period of **Your Insured Journey** in resort.

What is not covered

1. Any claim as a result of **You** being prevented from taking part in Winter Sports at a resort:
 - a. Less than 1,000m above sea level; or
 - b. In the Northern Hemisphere, outside of the period starting on 15th December and ending on 15th April; or
 - c. In the Southern Hemisphere, outside of the period starting on 15th June and ending on 15th October.
2. Anything mentioned in "What this policy doesn't cover".

Additional conditions applying to sub-section E.

1. **You** must obtain and provide **Us** with written evidence from the resort authorities showing the reason for and dates of the closure.
2. If **You** claim for **Your** unused **Ski-pack**, **You** must provide **Us** with documentary evidence showing the nature, dates and costs of **Your** pre-paid **Ski-pack**.

F. You being prevented from arriving at, or departing from, Your pre-booked resort for a period in excess of 12 hours later than scheduled as a result of an avalanche or landslide.

What is covered

1. **Your** reasonable and necessary additional travel and accommodation expenses (room only) of a similar standard to the original booking, to allow **You** to reach **Your** resort on the outward journey or to catch up on **Your** scheduled itinerary or to return **Home** on **Your** homeward journey.

What is not covered

1. Anything mentioned in "What this policy doesn't cover".

Additional conditions applying to sub-section F.

1. **You** will be required to provide **Us** with documentary evidence of:
 - a. The reason for and length of the delay; and
 - b. **Your** additional travel and accommodation expenses.

Section 18: Cruise (optional)

Cover for when you're on a cruise

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Cruise (optional)						
A. Missed port departure	£500	£100	£750	£75	£1,000	£50
B. Cruise interruption	£500	£100	£750	£75	£1,000	£50
C. Itinerary change	£50 per port up to £250	Nil	£100 per port up to £500	Nil	£100 per port up to £500	Nil
D. Cabin confinement benefit	£50 per 24 hours up to £500	Nil	£75 per 24 hours up to £750	Nil	£100 per 24 hours up to £1,000	Nil
E. Unused excursions	£300	£100	£500	£75	£750	£50
F. Increased personal possessions limits	£2,500	£100	£3,000	£75	£3,500	£50
- Single item limit	£400	£100	£500	£75	£750	£50
- Valuables	£500	£100	£500	£75	£500	£50
G. Evening wear	Nil	Nil	£100	Nil	£150	Nil

This section only applies if the appropriate additional premium has been paid and Cruise cover is shown on **Your Policy Schedule**. For Annual Multi-Trip policies, this section is only valid for the number of cruises that **You** will be undertaking during the **Policy Period** as shown on **Your Policy Schedule**.

Words with special meanings specific to this section

Port of Departure

The port outside the **United Kingdom** from which **Your** cruise is scheduled to start from.

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sums insured shown in the "**Summary of cover limits**" as a result of:

A. Missed Port Departure

For cruises where the **Port of Departure** is outside of the **United Kingdom**, and **You** arrive at **Your Port of Departure** too late to board **Your** booked cruise due to:

1. The breakdown of the vehicle in which **You** are travelling; or
2. An **Accident** directly involving the vehicle in which **You** are travelling; or
3. Cancellation or delay of scheduled **Public**

Transport due to adverse weather conditions, or **Strike or Industrial Action**, or mechanical breakdown, or accident; or

4. The motorway on which **You** are travelling in order to reach **Your Port of Departure** is closed as a result of an unannounced road traffic accident.

What is covered

We will pay for reasonable additional travelling and accommodation expenses that **You** unavoidably incur in reaching **Your** cruise ship at the next docking port.

What is not covered

1. The **Excess** as shown in the "**Summary of cover limits**", unless the additional premium for **Excess Waiver** has been paid and is shown on **Your Policy Schedule**.
2. Claims arising directly or indirectly from:
 - a. **Strike or Industrial Action** or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You**, renewed or extended, or the date **Your Insured Journey** was booked whichever is the later; or
 - b. An accident involving or a breakdown of the vehicle in which **You** are travelling for which a professional repairer's report is not provided; or

- c. Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with the manufacturer's instructions.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Additional expenses where **Your** planned arrival time at the **Port of Departure** is less than 3 hours in advance of the sail departure time if **You** are travelling independently and not part of an integrated cruise package.
5. Anything mentioned in "What this policy doesn't cover".

Additional conditions applying to sub-section A.

1. **You** must obtain written confirmation from the scheduled **Public Transport** provider stating the period of, and the reason for, the delay.
2. For claims arising from an accident to, or breakdown of a private vehicle in which **You** are travelling, **You** must obtain written confirmation from the emergency breakdown services or repairers of the location and reason for the breakdown or the Police Accident Report.
3. Claims arising from traffic congestion must be evidenced with written confirmation from the Highways Agency of the location and duration of the delay.
4. **You** must allow sufficient time for the scheduled **Public Transport** or other transport to arrive on schedule and deliver **You** to the departure point.

B. Cruise Interruption

You are re-joining **Your** booked cruise at the next available port following **Illness** or **Bodily Injury** which has required **You** to be off-loaded from the cruise for treatment in a hospital (not a ship's hospital).

What is covered

Your extra accommodation (room only) and travel expenses (economy class travel unless an upgrade is deemed to be medically necessary and this is authorised by **Our** assistance company).

What is not covered

1. The **Excess** as shown in the "Summary of cover limits", unless the additional premium for **Excess Waiver** has been paid and is shown on **Your Policy Schedule**.
2. Claims where less than 25%, or 2 days of **Your** original cruise itinerary remain.
3. Claims for additional travel or accommodation expenses where, in the opinion of the doctor in attendance and **Our** assistance company, it is not medically advisable for **You** to re-join **Your** cruise.
4. Claims for additional travel or accommodation expenses where **You** have not obtained **our** prior authorisation before incurring any expenses over £350 in total for all insured persons.
5. Any claim arising directly or indirectly from a **Pre-existing Medical Condition** unless accepted by **Us** in writing.
6. Anything mentioned in "What this policy doesn't cover".

Additional conditions applying to sub-section B.

1. **You** must contact **Our** assistance company on the emergency telephone number provided in this policy prior to making any additional travel or accommodation arrangements.
2. **You** must obtain written confirmation from the doctor in attendance that **You** are medically fit to resume **Your** cruise.

C. Itinerary change

Your cruise ship being unable to make a scheduled port stop due to:

1. Bad weather; or
2. Time-table restrictions.

What is covered

A benefit for each scheduled port at which **Your** cruise ship failed to stop.

What is not covered

1. Any claim if **Your** cruise ship stopped at an alternative unscheduled port or if **You** were offered financial compensation, including

onboard credit.

2. Any claim if **Your** cruise ship's scheduled tender service was unable to transport **You** ashore.
3. Anything mentioned in "What this policy doesn't cover".

Additional conditions applying to sub-section C.

You must provide **Us** with written confirmation from the operator of the cruise, or tour operator stating the reason and number of scheduled ports missed.

D. Cabin confinement

You being confined to **Your** cabin by the ship's medical officer due to **Your Bodily Injury** or **Illness**.

What is covered

A cabin confinement benefit for each 24 hours that **You** are confined to **Your** cabin.

What is not covered

1. Cabin confinement benefit if **You** also claim for Hospital confinement benefit within the "Emergency medical and repatriation expenses" section of this Policy.
2. Any claim arising directly or indirectly from a **Pre-existing Medical Condition** unless accepted by **Us** in writing.
3. Anything mentioned in "What this policy doesn't cover".

Additional conditions applying to sub-section D.

You must provide **Us** with written confirmation from the ship's medical officer stating the reason and number of days that **You** were confined to **Your** cabin.

E. Unused excursions

You being unable to participate in any prebooked, pre-paid excursions as a result of **Your** confinement to **Your** cabin by the ship's medical officer due to **Your Bodily Injury** or **Illness**.

What is covered

The cost of the excursion(s) in which **You** were unable to participate.

What is not covered

1. The **Excess** as shown in the "Summary of cover limits", unless the additional premium for **Excess Waiver** has been paid and is shown on **Your Policy Schedule**.
2. Any claim arising directly or indirectly from a **Pre-existing Medical Condition** unless accepted by **Us** in writing.
3. Anything mentioned in "What this policy doesn't cover".

Additional conditions applying to sub-section E.

We will only pay a claim under this sub-section if **We** have accepted **Your** claim under sub-section "D. Cabin confinement".

F. Increased sums insured for Personal Possessions

Personal Possessions claims under the "Personal possessions" section of this **Policy**.

What is covered

1. An increase in the sums insured for **Personal Possessions** claims up to the amounts shown for Cruise cover in the "Summary of cover limits". (Note that these amounts are not in addition to the amounts shown under the "Personal possessions" section but are the new higher limits for the cover provided under that section.)

What is not covered

1. The **Excess** as shown in the "Summary of cover limits", unless the additional premium for **Excess Waiver** has been paid and is shown on **Your Policy Schedule**.
2. Anything mentioned under the heading "What is not covered" within the "Personal possessions" section of this **Policy**.
3. Anything mentioned in "What this policy doesn't cover".

G. Evening Wear

The loss or theft of, or damage to, **Your** formal evening wear during **Your Insured Journey**.

What is covered

The reasonable additional costs of

1. Hiring replacement formal evening wear; or
2. Cleaning and/or repairing **Your** own formal evening wear.

What is not covered

1. Any claim if the loss, theft or damage is not covered under the "Personal Possessions" section of this **Policy**.
2. Any claim if **You** are in possession of alternative undamaged formal evening wear.
3. Anything mentioned in "What this policy doesn't cover".

Additional conditions applying to sub-section G.

1. **You** must provide **Us** with receipts for the replacement hire, repair or cleaning costs.

Section 19: Rental vehicle excess waiver (optional)

If you hire a car and it's involved in an accident

	Red		Silver		Gold	
Cover	Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
Rental vehicle excess waiver (optional)						
- Excess/deposit with sub limits for:	£2,000	Nil	£2,000	Nil	£2,000	Nil
- Roof	£600	Nil	£600	Nil	£600	Nil
- Windscreen, windows or sunroof	£800	Nil	£800	Nil	£800	Nil
- Undercarriage	£500	Nil	£500	Nil	£500	Nil
- Tyres (for replacement)	£100 each tyre	Nil	£100 each tyre	Nil	£100 each tyre	Nil
- Tyres (for repair)	£50 each tyre	Nil	£50 each tyre	Nil	£50 each tyre	Nil

This section only applies if the appropriate additional premium has been paid and Rental vehicle excess waiver cover is shown on **Your Policy Schedule**.

Note:

This section only covers reimbursement of the **Excess/Deposit** for which **You** are responsible under the terms of **Your Rental Agreement** (within the limits of this **Policy**) and not the actual cost of damage to the insured vehicle.

Words with special meanings specific to this section

Damage

External damage to **Your** insured rental vehicle caused by fire, vandalism, accident or attempted theft, occurring during **Your** rental period.

Excess/Deposit

The amount stated in the **Rental Agreement** for which **You** are responsible in the event of **Damage**.

Rental Agreement

The contract between **You** and **Your** vehicle rental company in providing **You** with the insured rental vehicle, which is signed by **You** and which states the **Excess/Deposit**.

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sums insured shown in the "**Summary of cover limits**" as a result of:

A. Your insured rental vehicle suffering Damage.

What is covered

- The **Excess/Deposit**, subject to the sub-limits specified in the "**Summary of cover limits**" for **Damage** to:
 - The roof; or
 - The windscreen, windows or sunroof glass; or
 - The undercarriage; or
 - Each tyre that needs replacing; or
 - Each tyre that can be repaired.

What is not covered

- Any claim where **You** have not followed the terms of the **Rental Agreement**.
- The actual cost of the **Damage**.
- Any claim relating to damage to the interior of the insured rental vehicle.
- Mechanical failure of the insured rental vehicle.
- Mis-fuelling of the insured rental vehicle.
- General wear and tear.
- Anything mentioned in "**What this policy doesn't cover**".

Other things you
need to know

mONEY



What this policy doesn't cover

These exclusions apply to all sections of **Your Policy**. In addition, individual sections of cover may have specific exclusions which apply only to those sections.

A. This **Policy** does not provide cover:

1. Unless **You** are:
 - a. In the **United Kingdom** when the **Policy** is purchased (except when **You** renew an existing Annual Multi-Trip policy); and
 - b. Aged 80 or under at the start of the **Policy Period** for Annual Multi-Trip policies; and
 - c. Resident in the **United Kingdom**, meaning that **You**:
 - Have an address in the **United Kingdom**; and
 - Have lived in the **United Kingdom** for at least 6 of the last 12 months; and
 - Are registered with a General Practitioner in the **United Kingdom**.
2. For Single-Trip policies, the maximum trip duration is 90 days unless agreed by **Us** in writing.
3. For Annual Multi-Trip policies, the maximum trip duration, unless otherwise shown on **Your Policy Schedule**, is:
 - Red - 31 days
 - Silver - 45 days
 - Gold - 94 days

B. **We** will not pay for any losses that are not directly associated with the **Insurance Event** causing the claim, for example loss of earnings if **You** are unable to work or the cost of replacing locks if **You** lose keys.

C. **We** will not pay for any losses recoverable from any other source. Where another insurance policy covers the same risk, **We** will only pay **Our** proportionate share of a valid claim.

D. **We** will not pay for any loss, damage, cost or expense directly or indirectly caused by:

1. **Active Participation:**

- a. The act of an **Insured Person**, whether a combatant or non-combatant, supplying, transporting, or otherwise handling facilities, equipment, devices, vehicles, weapons, or other materials intended for use in **War and Civil Unrest** or **Terrorism**; or
- b. The act of an **Insured Person** voluntarily entering an area known at the time to be subject to **War and Civil Unrest** or against the advice of the Foreign, Commonwealth & Development Office (FCDO).
See: <https://www.gov.uk/foreign-travel-advice>

2. **Aviation**

Flying or aerial activity of any kind other than as a fare-paying passenger in a fully licensed commercial passenger-carrying aircraft, unless otherwise shown as covered in "**Activities we do and don't cover**".

3. **Business travel**
Any **Business Trip**.

4. **Civil authorities**

The confiscation, retention, impounding or destruction of property by any Customs authority, Government or other civil authority.

5. **Climbing and jumping**

You climbing on top of, or jumping from a vehicle, or jumping from a building or balcony; or climbing or moving from any external part of any building to another (apart from on an external fire-escape or stairs) regardless of the height, unless **Your** life is in danger or **You** are attempting to save human life.

6. **Coronavirus**

Any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under the "**COVID-19 cover**" section of this **Policy**.

7. **Cruises**
Any trip on sea-going Cruise-ships unless the appropriate additional premium has been paid and Cruise cover is shown on **Your Policy Schedule**.
8. **Cyber-attack**
Cyber-attack including but not limited to the delay or cancellation of flights due to the failure of critical systems.
9. **Decompression**
Any medical consequences of flying less than 24 hours after a scuba dive.
10. **Default**
The negligence, error or omission of:
 - a. An **Insured Person**; or
 - b. Any provider of transport or accommodation; or
 - c. Any agent or online booking service through which travel arrangements were made; or
 - d. Any **Colleague**; or
 - e. Any **Relative**.
11. **Depreciation**
Depreciation, wear and tear and currency exchange losses.
12. **Disinclination**
Your unwillingness or refusal to travel.
13. **Epidemic/Pandemic**
Any epidemic or pandemic as declared by the World Health Organisation. This exclusion does not apply to COVID-19 claims under the "COVID-19 cover" section of this **Policy**.
14. **Excluded Hazardous Activities and Sports**
Your participation in **Hazardous Activities and Sports** which are excluded or not shown as covered in "Activities we do and don't cover".
15. **Foreseeable circumstances**
Any circumstances, such as **Strike or Industrial Action**, that were known or could reasonably have been anticipated at the time an **Insured Journey** was booked or the **Policy** or cover was purchased, whichever is later.
16. **Manual work**
Work that is physical, including, but not limited to construction, installation, assembly and building work, work that involves putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery.
17. **Failure to take medical precautions, advice and treatment**
Your failure to:
 - a. Obtain any recommended vaccinations, inoculations or preventative medications in a timely manner before an **Insured Journey**; or
 - b. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a General Practitioner or Consultant, prior to or during an **Insured Journey**; or
 - c. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a treating **Medical Practitioner** abroad.
18. **Mental Illness**
Your psychological or psychiatric disorder or **You** suffering from any condition of anxiety, stress or depression diagnosed before the start of an **Insured Journey** unless accepted by **Us** in writing.
19. **Failure to wear a motorcycle helmet**
Bodily Injury or death occurring as a consequence of **You** not wearing a recognised motorcycle helmet while on a motorcycle, moped, motor-scooter, quadbike or similar.
20. **Nuclear, biological and chemical hazards**
 - a. Ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any nuclear machinery or parts; or
 - b. The use of nuclear, biological or chemical weapons, or contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of nuclear, chemical, biological and/or radioactive substances.
21. **Pre-existing Medical Condition(s)**
Any **Pre-existing Medical Condition(s)** unless the appropriate additional premium has been

paid and they have been accepted by **Us** in writing.

Practitioner but not for the treatment of drug or alcohol addiction.

22. **Pressure waves**

The transmission of an energy pulse through the atmosphere caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

23. **Safety equipment and instructions**

Bodily Injury or death occurring as a consequence of **You** participating in **Hazardous Activities and Sports** arising from **Your** failure to:

- a. Correctly wear or use any safety equipment customarily worn, such as a helmet, harness, safety line or lifejacket; or
- b. Follow the safety instructions and guidance provided by activity organisers, instructors and guides, where applicable.

24. **Search and rescue**

Any search and rescue (however, **We** will cover medical evacuation when this is medically necessary and agreed in advance by **Our** assistance company).

25. **Failure to wear a seatbelt**

Bodily Injury or death occurring as a consequence of **You** not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.

26. **Self-Injury**

- a. **Your** wilfully, self-inflicted **Bodily Injury** or **Illness**, suicide or attempted suicide; or
- b. **Your** self-exposure to needless peril, except in an attempt to save human life; or
- c. Any form of alcohol abuse including alcohol withdrawal or **You** drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of **Your** faculties and/or judgement resulting in a claim. (**We** do not expect **You** to avoid alcohol on **Your** trip but **We** will not cover any claim arising because **You** have drunk so much alcohol that **Your** judgement is seriously affected); or
- d. **Your** use of any drugs, including solvents and so-called legal highs, other than drugs taken in accordance with treatment prescribed and directed by a **Medical**

27. **Swimming pool**

Your unauthorised use of a swimming pool outside of the specified opening times.

28. **Terrorism/Terrorist Act** (see "**Words with special meanings**")

This exclusion will not apply to the following sections of cover:

- a. Emergency medical and repatriation expenses; and
- b. Personal accident; and
- c. Hijack.

29. **Unlawful acts**

- a. Any unlawful act deliberately or intentionally committed by an **Insured Person**; or
- b. The operation of law or the order of any court; or
- c. Civil or criminal proceedings against anyone on whom **Your Insured Journey** depends.

30. **Volcanic Ash**

The delay or cancellation of flights on the order or recommendation of any civil authority, or at the initiative of the airline, due to atmospheric volcanic ash.

31. **War and Civil Unrest** (see "**Words with special meanings**")

Your presence in an area which is subject to **War and Civil Unrest** unless **Your** presence in such an area is due to:

- a. The unscheduled transit or stopover of the aircraft or sea vessel in which **You** were travelling; or
- b. **Your** involuntary diversion, transit or stopover as a result of **Hijack, Kidnap** or other occurrence beyond **Your** control; or
- c. The sudden, unexpected occurrence of **War and Civil Unrest** in an area previously in a state of peace at the time **You** entered the area;

and in such cases **You** will be covered for a maximum period of 72 hours from **Your** involuntary arrival in such an area or, where **You** are already present in an area previously in a state of peace, from the time when **War**

and Civil Unrest first occurs, provided that:

- a. **You** make all reasonable efforts to leave the affected area at the first opportunity; and
- b. **You** are not involved in **Active Participation**.

32. **Winter sports**

Your participation in Winter sports unless:

- a. **You** were 64 years of age or under at the start of the **Policy Period**; and
- b. The appropriate additional premium has been paid and Winter sports cover is shown on **Your Policy Schedule**.

33. **Wild animals**

Any claim arising from **You** deliberately entering or reaching into a cage or enclosure containing animals normally found in the wild, including juveniles and hand-reared orphans, even if **You** are advised that such contact is safe.

Conditions applying to this policy

These are the general conditions applying to all of **Your Policy**. Certain sections of cover have additional conditions specific to the section.

1. **We** promise to act in good faith in all **Our** dealings with **You**.
2. **We** may not pay **Your** claim if **You** do not:
 - a. Take all possible care to safeguard against accident, injury, loss, damage or theft; and
 - b. Avoid any action or inaction which may increase the loss or liability that might arise from such a claim or which may result in any unreasonable or unnecessary expense; and
 - c. Give **Us** full details of any incident which may result in a claim under **Your Policy** as soon as is reasonably possible; and
 - d. Pass on to **Us** every claim form, summons, legal process, legal document or other communication in connection with the claim; and
 - e. Provide all information and assistance that **We** may reasonably require at **Your** expense (including, where necessary, medical certification and details of **Your** household insurance).
3. **You** must not admit liability for any event, or offer to make any payment, without **Our** prior written consent.
4. The terms of **Your Policy** can only be changed if **We** agree. **We** may require **You** to pay an additional premium before making a change to **Your Policy**.
5. **You** agree that **We** can:
 - a. Make **Your Policy** void where any claim is found to be fraudulent; and
 - b. Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **You** supply on a claim, together with information **You** supplied when **You** bought **Your Policy** and other information relating to a claim, may be provided to the register participants; and
 - c. Take over and act in **Your** name in the defence or settlement of any claim made under **Your Policy**; and
- d. Take proceedings in **Your** name but at **Our** expense to recover for **Our** benefit the amount of any payment made under **Your Policy**; and
- e. Obtain information from **Your** medical records (with **Your** permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without **Your** prior approval.
6. **We** will not pay **You** more than the amounts shown in the **"Summary of cover limits"**.
7. **You** agree that **We** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **Us** details of such other insurance. This condition will not apply to valid Personal accident claims, which **We** will pay in full.
8. **We** shall not be liable to pay damages to **You** for the late payment of a claim under this insurance contract, unless **We** fail deliberately or recklessly to pay the claim within a reasonable time.
9. A person or company who is not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **Policy** but this does not affect any right or remedy of a third party which exists or is available from that Act.
10. **You** cannot transfer **Your** interest in this **Policy** to anyone else.

How to cancel your policy

Cancelling or amending Your Policy

Please tell **Us** immediately if **Your Policy** does not meet **Your requirements**. If **You** cancel within 14 days of the receipt of **Your** documentation and **You** have not started a trip or made or intend to make a claim, **We** will give **You** a full refund. Following this 14 day period, **You** continue to have the right to cancel **Your Policy** at any time by contacting **Us**.

Your right to cancel during a cooling off period does not apply to Single-Trip policies where the **Insured Journey** ends within one month of the **Policy** purchase date. If you cancel such a policy, **You** may not be entitled to any refund.

If the notice of cancellation is received outside of the 14 day cooling-off period no premium will be refunded. However, discretion may be exercised in exceptional circumstances such as bereavement or a change to **Your Policy** resulting in **Us** declining to cover **Your** medical conditions.

We may cancel **Your Policy** by giving **You** 14 days' notice in writing. If this happens **We** will refund the premium **You** have paid for the rest of the **Policy Period**.

Once **Your Policy** has been cancelled **Your** cover will end and **You** will not be able to make a claim.

How to make a complaint

We aim to provide the highest service standards at all times. However, **We** recognise that **We** do sometimes get things wrong. Accordingly, **We** have set up a complaints procedure to allow **You** to tell **Us** about any aspect of **Our** service that **You** are dissatisfied with and to allow **Us** to review **Our** processes and any decisions **We** might have made. **Our** objectives are to ensure that **Your** concerns are dealt with promptly and fairly.

Please quote **Your** name, as shown on **Your** **Policy Schedule, Your Policy** number and if **Your** complaint is about a claim, the claim number, in all correspondence and telephone calls. In the first instance, **We** would encourage **You** to write to **Us** and ask for **Your** complaint to be investigated:

For complaints relating to the sale and administration of Your Policy

Virgin Money Travel Insurance Complaints Team,
Hood Travel Limited, 2nd Floor Dencora Court,
Tylers Avenue, Southend-on-Sea, Essex SS1 2BB.
Email: service@travel-insurance.virginmoney.com
Tel: 0330 175 8283

For complaints relating to claims under the Legal Costs and Expenses section

In the first instance, please contact:
Customer Relations Department, ARAG Legal
Expenses Insurance Company Limited, Unit 4a,
Greenway Court, Bedwas, Caerphilly, CF83 8DW.
Email: customer-relations@arag.co.uk
Tel: 0344 893 9013
Web: ARAG's online complaint form at
www.arag.co.uk/complaints

Further details of ARAG's internal complaint-handling procedures are available on request.

For complaints relating to claims under the Gadget section

In the first instance, please contact:
Customer Relations Officer, Taurus Insurance
Services Limited, Suite 2209-2217 Eurotowers,
Europort Road, Gibraltar.

Email: gadget.complaints@taurus.gi
Tel: 0330 880 1753

For complaints relating to claims under all other sections

The Complaints Department, ERGO Travel
Insurance Services Ltd, Afon House, Worthing
Road, Horsham, West Sussex RH12 1TL.
Email: complaints@ergo-travel.co.uk
Tel: 01403 788737
Web: www.ergotravelinsurance.co.uk

If **You** are not happy with the response or **Your** complaint has not been resolved within eight weeks **You** may have the right to ask the Financial Ombudsman Service to review **Your** complaint. **You** have six months in which to do so. Their contact details are:

The Financial Ombudsman Service, Exchange
Tower, London, E14 9SR.
Email: complaint.info@financial-ombudsman.org.uk
Tel: 0800 023 4567

Full details of their impartial complaints procedure can be found on their website: www.financial-ombudsman.org.uk

The Financial Ombudsman Service can only deal with **Your** complaint after **You** have followed **Our** full complaints procedure. If **You** use **Our** complaints procedure or complain to the Financial Services Ombudsman, **Your** right to take legal action against **Us** is not affected.

Activities we do and don't cover

Below are lists of activities that can or cannot be covered by this **Policy**. Please telephone **Our** Customer Helpline on 0330 175 8283 if **You** are unsure whether **Your** intended activity is covered by **Your Policy**. For all **Hazardous Activities and Sports**, participation in competition is excluded.

The following activities are covered under this Policy

Aerobics
Athletics (amateur)
Badminton
Banana Boating
Bar Work
Baseball
Basketball
Board Sailing (Windsurfing)
Body Boarding
Boogie Boarding
Bridge Walking e.g. Sydney Harbour Bridge
Canoeing/Kayaking - up to Grade 2 rivers only
Canopy Walking
Cricket
Curling
Cycling (recreational only, no racing or competitions)
Fell Running/Walking
Fishing
Football/Soccer (non competitive)
Golf
Gymnastics (no competitions)
Hiking/Trekking/Walking under 2,500m
Ice Skating
Marathon Running
Mountain Biking (recreational including general cross country and off road cycling)
Non- Manual Work . This includes work such as administrative and clerical duties, bar and restaurant work, fruit picking (not using machinery), musicians and singers.
Paddle Boarding
Rambling
Restaurant Work
River Tubing (up to grade 2 rivers and not through caves)
Roller Skating/Blading (wearing pads and helmets)
Safari (professionally organised tour)

Sailing (inland waters or coastal waters within 12 miles of land)
SCUBA Diving (down to 30m accompanied by a qualified diver or instructor)
Sleigh rides pulled by a horse or reindeer, as a passenger with a professional driver
Snorkelling
Softball
Squash
Surfing
Swimming
Swimming with dolphins
Tennis
Trampolining
Volleyball
Water Polo
Water Skiing (no jumping)
Windsurfing
Zip lining/wiring

The following activities are covered under this Policy. However, no cover is provided for Personal accident or for Personal liability.

Abseiling (within organiser's guidelines)
Archery
Black Water Rafting (within organiser's guidelines)
Bungee Jumping (within organiser's guidelines)
Canoeing/Kayaking (up to grade 3 rivers only)
Electric scooter riding (organised tours only and a safety helmet must be worn)
Fencing
Flotilla Sailing (with professional leader)
Go Karting
Horse Riding (no racing, hunting or jumping and must be wearing a helmet)
Hot Air Ballooning (organised pleasure rides only)
Indoor Climbing (sport climbing with belays)
Jet Boating (as a passenger only and no racing)
Motorcycling on-road as a mode of transport as a passenger or rider (You must be wearing a crash helmet and only if the motorcycle or electric motorcycle is under 125cc/11kw. The rider must have held a valid UK motorcycle licence for at least 3 years and be conviction free)
Paint Balling (eye protection must be worn)
Parascending over water
Rap Jumping/Running (within organiser's guidelines)
Rowing (no racing)
Safari Trekking on foot (professionally organised tour)
Segway riding (organised tours only and a safety helmet must be worn)
White Water Rafting (up to grade 3 within organiser's guidelines)
Zorbing

Winter Sports activities

The following Winter Sports activities are only covered if **You** have paid the appropriate additional premium and Winter Sports cover is shown on **Your Policy Schedule**.

All other Winter Sports are excluded unless **We** agree, in writing, to cover them.

NOTE: in the table below, **We** use the generic terms “ski/skiing” to refer to skiing, snow-boarding, split-boarding and mono-skiing.

Langlauf / cross country / Nordic walking
Sit-skiing, skiing with outriggers and use of other (non-mechanised) equipment for the disabled
Skiing Off-piste within the resort boundaries but excluding Terrain Parks
Skiing On-piste
Telemark skiing

Excluded Hazardous Activities and Sports

Base Jumping
Big Game Hunting
BMX Stunt Riding
Bouldering
Boxing
Camel/Elephant riding
Canyoning
Caving / Pot Holing
Coasteering
Cycle Racing
Flying except as a fare paying passenger in a licenced passenger carrying aircraft
Free / High Diving
Gliding
Hang Gliding
Judo / Karate / Martial Arts
Kite Surfing
Lacrosse
Land Skiing (not on snow)
Manual Work
Micro Lighting
Motorcycling as a rider or passenger on a machine over 125cc
Motorcycling off-road as a rider or passenger
Mountaineering
Parachuting
Paragliding
Parascending over land

Polo
Professional / Semi Professional Sports
Quad Biking
Rock Climbing
Sailing outside territorial waters
Scuba Diving below 30m
Shark Cage Diving
Shark Diving
Tombstoning
Track days using motorised vehicles
Water Ski Jumping
Weightlifting
White Water Rafting (grade 4 and above)
Wrestling

If an activity is NOT listed above it is NOT covered unless **You** contact **Us** and **We** agree, in writing, to cover the activity. Please telephone **Our** Customer Helpline if **You** are unsure as to whether **Your** intended activity is covered by **Your Policy**.

How we look after your information

For information on how **Your** personal data is used, please refer to the following website to read **Our** Privacy Policy: <https://travel-insurance.virginmoney.com/privacypolicy>

Further Information

Any queries relating to how **We** process **Your** personal data or requests relating to **Your** Personal Data Rights should be directed to:

Data Protection Officer, ERGO Travel Insurance Services Ltd, Afon House, Worthing Road, Horsham, RH12 1TL, United Kingdom

Email: dataprotectionofficer@ergo-travel.co.uk

Tel: +44 (0) 1403 788 510

Those in relation to data held by Taurus should be directed to:

Taurus Support Services Ltd 29a Crown Street, Brentwood, Essex, England. CM14 4BA

Email: uk.dp.representative@taurussupport.com

You can also complain to the ICO (Information Commission Office) if **You** are unhappy with how **We** have used **Your** data. Their address is:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Tel: 0303 123 1113

Web: <https://www.ico.org.uk>

The companies involved

Virgin Money Travel Insurance is sold and administered by Hood Travel Limited, registered in England No. 08318836 at 2nd Floor Dencora Court, Tylers Avenue, Southend-on-Sea, Essex SS1 2BB. Hood Travel Limited is authorised and regulated by the Financial Conduct Authority under Financial Services Register no. 597211.

The insurers

Legal costs and expenses section:

Insured by ARAG Legal Expenses Insurance Company Limited, registered address Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW. Registered in England and Wales. Company Number 103274. Website: www.arag.co.uk

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

Gadget section:

Arranged and claims administered by Taurus Insurance Services Limited (Taurus), registered office: Taurus Insurance Services Limited. Suite 2209-2217, Eurotowers, Europort Road, Gibraltar. Taurus is an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830. ERGO Travel Insurance Services Ltd have entered into a Binding Authority Contract reference number TAURUS01032021 with Taurus which authorises Taurus to issue insurance on their behalf.

All other sections of cover:


All other sections of cover are insured by Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN.

Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. **You** can check this on the Financial Services Register by visiting: <https://register.fca.org.uk>

This **Policy** is underwritten by ERGO Travel Insurance Services Ltd (**ETI**), registered in England and Wales, company number 11091555. Authorised and regulated by the Financial Conduct Authority, registered number 805870 and registered office at 1 Fen Court, London, EC3M 5BN.

Compensation Scheme

If **You** are resident in England, Scotland, Wales or Northern Ireland, **You** are protected by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under their policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100. This scheme does not apply to residents of the Channel Islands or the Isle of Man.



Virgin Money Travel Insurance is promoted by CYB Intermediaries Ltd, registered at Jubilee House, Gosforth, NE3 4PL (Company No: 04056283) who is authorised and regulated by the Financial Conduct Authority under Financial Services Register no. 305065 and administered by Hood Travel Limited, registered in England No. 08318836 at 2nd Floor Dencora Court, Tylers Avenue, Southend-on-Sea, Essex SS1 2BB. Hood Travel Limited is authorised and regulated by the Financial Conduct Authority under Financial Services Register no. 597211.

The core elements of Virgin Money Travel Insurance are underwritten by ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance UK Limited.

The Underwriter is Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting: <https://register.fca.org.uk>