



BRONZE, SILVER & GOLD TRAVEL INSURANCE POLICY

Cover is for residents of the UK, the Channel Islands or the Isle of Man. This **policy** does not cover claims relating to **pre-existing medical conditions** unless declared to and accepted for cover by **us**.

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DEMANDS AND NEEDS STATEMENT

This insurance is typically suitable for travel customers who wish to insure themselves for medical emergencies, delayed or missed departures, cancellation, interruptions, lost, stolen or delayed possessions, their death or permanent disability and personal liability.

The levels of cover may vary depending on where **you** travel (whether in **your country of residence** or **abroad**).

Travel insurance does not cover everything. **You** should read this **policy** wording document carefully to make sure it provides the cover **you** need.

You may already possess alternative travel insurance for some or all of the features and benefits provided by this Travel Insurance **policy**. It is **your** responsibility to investigate this.

We have not provided **you** with any recommendation or advice about whether this product meets **your** specific insurance requirements.

ABOUT OUR INSURANCE SERVICES

This insurance is distributed by Holidayrisk Travel Insurance, a trading name of Globeshield International Limited.

1 Whose insurance products are offered

Your travel cover sections are underwritten by Capacity Insights, a trading name of Healix Insurance Services Ltd, on behalf of the insurer, Hamilton Insurance DAC under Binding Authority Number B0775RCB44325.

Your gadget sections are arranged and administered by Bastion Insurance Services Ltd, and underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited).

2 The services provided

You will not receive any personal advice or a recommendation from us for travel insurance. Holidayrisk Travel Insurance may ask some questions to narrow down the products that they will give **you** details of. **You** will then need to make **your** own choice about how to go ahead.

3 What you will pay for this service

You will pay Holidayrisk Travel Insurance for this **policy**. The total cost of the **policy** includes a mixture of insurance premium, commission, administration fees and insurance premium tax.

4 Who regulates us

The travel sections of **your policy** are underwritten by Capacity Insights, a trading name of Healix Insurance Services Ltd, registered office: Healix House, Esher Green, Esher, Surrey, KT10 8AB, registered number: 05484199, (FCA 437248), on behalf of the insurer, Hamilton Insurance DAC under Binding Authority Number B0775RCB44325. Hamilton Insurance DAC is a designated activity company registered in Ireland and authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in connection with their UK branch. Registered office: 2, Shelbourne Buildings, Crampton Avenue, Ballsbridge, Dublin4, D04W3V6, Ireland and registered number: 484148

Holidayrisk Travel Insurance is a trading name of Globeshield International Limited which is authorised and regulated by the Financial Conduct Authority (FCA 308028) and registered in England and Wales (Company No. 02983970). Registered Office: C/O Pearlman Rose Jack Dash House, 2 Lawn House Close, London, England, E14 9YQ.

The FCA is the independent watchdog that regulates financial services. **You** can check the regulation status of Holidayrisk Insurance, Capacity Insights, and Hamilton Insurance DAC by visiting the FCA's website at www.fca.org.uk/register or by phoning the FCA on **0800 111 6768**.

5 What to do if you have a complaint

For complaints relating to Sections A – M and O – P, please see page 40.

For complaints relating to Section N – Gadget Cover, please see page 31.

6 Cover under the Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS (depending on the type of insurance and the circumstances of the claim) if **We**, the **Insurer** or HolidayRisk are unable to meet our financial obligations under this **policy**.

The scheme covers 90% of any claim to do with us advising on and arranging this **policy**, with no upper limit. **You** can get more information about the compensation scheme from the FSCS by phoning **0800 678 1100** or **020 7741 4100**, or by visiting their website at www.fscs.org.uk.

ABOUT THIS POLICY

This **policy** is **our** contract with **you**. Please read it carefully. **We** have tried to make it simple and easy to understand while also clearly describing the terms and conditions of **your** cover. If **you** have any questions, just visit www.holidayrisk.com or call **020 3859 7000**. Further information is shown under 'Important contact details' at the end of this **policy**. If **your** travel arrangements change, please be sure to let Holidayrisk Travel Insurance know so they can make any necessary updates to **your policy**.

This **policy** has been issued based on the information **you** provided at the time of purchase. **We** will provide the insurance described in this **policy** in return for payment of the premium and **your** compliance with all provisions of this **policy**. **You** will also notice that some words are in bold italics. These words are defined in the 'Definitions' section. Words that are capitalised refer to the document and cover names found in this **policy**. Headings are provided for convenience only and do not affect **your** cover in any way.

ELIGIBILITY

This **policy** is only available to **you** if **you**:

- have **your primary residence** in and **you** are registered with a **doctor** in the UK, the Channel Islands or the Isle of Man;
- have not spent more than 6 months abroad during the 12 months before this **policy** was issued or **your trip** was booked (whichever is later);
- are in **your country of residence** at the time of purchasing this **policy**. **We** will only cover **you** for the whole **trip**. Any **trip** that has begun when **you** purchase this insurance will not be covered;
- are not travelling with the intention of receiving medical treatment;
- are fit to travel on **your trip** and are not travelling against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before commencing **your trip**.

For annual multi **trip** policies - Adults insured on the same **policy** may travel independently. Children aged 17 or under may only travel independently if travelling with at least one adult aged 18 or over and with the full knowledge and consent of an insured parent or guardian.

AGE ELIGIBILITY

The person buying this insurance must be 18 years of age or over at the date of purchase. **You** must not be older than 85 years of age on the date **your policy** was issued (further limited dependent on trip type, duration and destination). For further details please refer to the **Policy** Features Table on page 7.

No cover is provided under any section of the **policy** for winter sports activities (Activity Pack 5) if **you** are age 66 years or over.

WHAT THIS POLICY INCLUDES AND WHOM IT COVERS

This travel insurance **policy** covers only the sudden and unexpected specific situations, events and losses included in this **policy** wording document, and only under the conditions described. Please review this **policy** wording carefully. **Your policy** consists of two parts:

1. The **policy** certificate, which shows who is insured under **your policy**.
2. This **policy** wording document, which shows the full terms and conditions of **your policy** as well as the cover provided.

NOTE:

Not every loss is covered, even if it is due to something sudden, unexpected or out of **your** control. Only those losses meeting the conditions described in this policy document may be covered. Please refer to the General Exclusions section of this document for exclusions applicable to all cover under **your policy**.

GOVERNING LAW

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this **policy** will be in English. In the event of a dispute concerning this **policy** the English courts shall have exclusive jurisdiction.

CANCELLATION RIGHTS

If **your** cover does not meet **your** requirements, please notify Holidayrisk Travel Insurance within 14 days of receiving **your policy** certificate to request a refund of **your** premium.

You can contact Holidayrisk Travel Insurance by calling **020 3859 7000**, emailing cs@holidayrisk.com or writing to Holidayrisk Travel Insurance, Unit 1 Princes House, 9-15 High Street, Slough, SL1 1DY.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then we will not refund **your** premium if **you** wish to cancel **your policy**.

For single trip policies: **Your** cancellation rights are no longer valid after this initial 14 day period

For annual multi-trip policies: If **you** cancel the **policy** at any time after the 14 day cooling off period, **you** will be entitled to a pro-rata refund of premium, in accordance with the amounts shown below, providing **you** have not made a claim or intend to make a claim:

Period of Cover	Refund Due
If cover has not started	100%
Up to 2 months	60%
Up to 3 months	50%
Up to 4 months	40%
Up to 5 months	30%
Up to 6 months	25%
6 months or over	No Refund

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

We, the insurer and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

RECIPROCAL HEALTH ARRANGEMENTS

EUROPEAN / GLOBAL HEALTH INSURANCE CARD (EHIC AND GHIC)

- If **you** already have a valid EHIC, it will continue to entitle **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of **your** EHIC.
- If **you** do not have a valid EHIC or it is due to expire before **you** travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Union (EU) country.
- These cards give access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the UK. **You** may have to make a contribution to the cost of **your** care.
- **You** may apply for a GHIC online at www.ghic.org.uk or by calling 0300 330 1350. In the event of liability being accepted for a medical expenses claim, which has been reduced by the use of a GHIC or EHIC, we will not apply the deduction of the excess under Section F - Emergency Medical/Dental Cover Abroad.

NOTE:

The EHIC/GHIC does not cover the cost of medical treatment in a private **hospital** or clinic, the additional cost of returning to **your country of residence** or for a relative to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the **hospital** **you** are taken to and the closest **hospital** may be private.

AUSTRALIA

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised **hospital** treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au

LEVEL OF MEDICAL COVER PROVIDED

This is not a private medical insurance **policy** and it only gives cover for emergency medical treatment in the event of an **accident** or unexpected illness occurring during **your trip**.

PREGNANCY

As is consistent with the treatment of all medical conditions under the **policy**, the **policy** does not cover the costs or losses for any consultation or treatment associated with normal pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The **policy** does, however, provide cover for **your** unexpected **complications of pregnancy** or childbirth which occurs while on **your trip** excluding costs incurred during the period between 12 weeks before and 12 weeks after the estimated date of delivery (or 16 weeks in the case of a multiple pregnancy)

COVER SUMMARY – (LIMITS ARE FOR EACH INSURED PERSON)

Travel Cover Sections (Underwritten by Capacity Insights)	Bronze (we will pay up to)	Excess	Silver (we will pay up to)	Excess	Gold (we will pay up to)	Excess
A - Trip Cancellation	£1,000	£149	£2,000	£90	£3,000	£75
B - Trip Interruption	£1,000	£149	£2,000	£90	£3,000	£75
C - Travel Delay & Missed Departure (under section benefit 1. A minimum delay of 12 full hours applies as well as a daily limit according to your level of cover)	£200 (but no more than £100 per day under section benefit 1.)	Nil	£750 (but no more than £250 per day under section benefit 1.)	Nil	£1,000 (but no more than £350 per day under section benefit 1.)	Nil
D - Baggage	£1,000 (but no more than £250 in total for all high value items)	£149	£1,250 (but no more than £400 in total for all high value items)	£90	£2,000 (but no more than £500 in total for all high value items)	£75
E - Baggage Delay (after a minimum delay of 12 full hours)	£125	Nil	£250	Nil	£500	Nil
F - Emergency Medical/Dental Cover Abroad	£10,000,000 (but no more than £500 in total for dental care)	£149	£10,000,000 (but no more than £500 in total for dental care)	£90	£10,000,000 (but no more than £500 in total for dental care)	£75
G - Emergency Transport	Unlimited (reasonable costs) £750	£149	Unlimited (reasonable costs) £1,500	£90	Unlimited (reasonable costs) £2,000	£75
Search and rescue costs						
H - Personal Liability	£1,000,000	£149	£1,500,000	£90	£2,000,000	£75
I - Travel Accident	£10,000 in the event of permanent disability or death. Limit of £5,000 in the event of death of an insured aged 16 or over.	Nil	£10,000 in the event of permanent disability or death. Limit of £5,000 in the event of death of an insured aged 16 or over.	Nil	£20,000 in the event of permanent disability or death. Limit of £5,000 in the event of death of an insured aged 16 or over.	Nil
J - Travel Services During <i>Your</i> Trip	Included	Nil	Included	Nil	Included	Nil
K - Loss of Travel Documents						
Emergency replacement costs	£300	Nil	£300	Nil	£300	Nil
Remaining value of lost passport	Actual Costs		Actual Costs		Actual Costs	
L - Personal Money	£300	£149	£400	£90	£500	£75
M - Legal Expenses	£10,000	Nil	£10,000	Nil	£20,000	Nil
Gadget Cover Sections (Underwritten by Collinson Insurance)	Bronze (we will pay up to)	Excess	Silver (we will pay up to)	Excess	Gold (we will pay up to)	Excess
N - Gadget Cover	No Cover	N/A	£1,000	£90	£1,500	£75
Single article limit	No Cover	N/A	£1,000	£90	£1,500	£75
Unauthorised calls/texts/data	No Cover	N/A	£2,000 (per claim)	Nil	£2,000 (per claim)	Nil
Accessories (following a gadget claim)	No Cover	N/A	£150	Nil	£150	Nil
Optional Cover Sections (only covered if shown as being included on your policy certificate)	Bronze (we will pay up to)	Excess	Silver (we will pay up to)	Excess	Gold (we will pay up to)	Excess
O - Optional Sports Cover						
Missed activity	£250	Nil	£400	Nil	£500	Nil
Sporting equipment cover	£500	£149	£750	£90	£1,000	£75
Sporting equipment rental cover	£250	Nil	£400	Nil	£500	Nil
Search and rescue	£1,000	£149	£1,500	£90	£1,500	£75
P - Optional Cruise Cover						
Missed port of call cover	£500 (£100 per port)	Nil	£500 (£100 per port)	Nil	£500 (£100 per port)	Nil
Cabin confinement cover	£1,000 (£100 per day)	Nil	£1,000 (£100 per day)	Nil	£1,000 (£100 per day)	Nil
Low / high water cover	£500 (£100 per occurrence)	£149	£500 (£100 per occurrence)	£90	£500 (£100 per occurrence)	£75
Shore excursion cover	£500	Nil	£500	Nil	£500	Nil
Denied boarding cover	£100		£100		£100	

Under most sections of the **policy**, claims will be subject to an excess. This means that **you** will be responsible for paying the first part of each and every claim, per incident claimed for, under each section by each insured person, unless **you** have paid the additional premium to waive the excess as stated in the **policy** certificate. The excess waiver option applies to all sections except for Section N – Gadget Cover. **You** cannot waive the excess under Section N – Gadget Cover.

*In the event of liability being accepted for a medical expenses claim, which has been reduced by the use of a GHIC or EHIC, we will not apply the deduction of the excess under Section F - Emergency Medical/Dental Cover Abroad

POLICY FEATURES TABLE			
SINGLE TRIP POLICY FEATURES	BRONZE	SILVER	GOLD
Maximum age on the date your policy was issued (travel to UK, Europe 1, Europe 2, Europe 3 & Europe 4)	85	85	85
Maximum age on the date your policy was issued (travel to outside of Europe)	79	79	79
Maximum period per trip if aged 69 years or under	90 days	90 days	90 days
Maximum period per trip if aged 70 to 75 years	60 days	60 days	60 days
Maximum period per trip if aged 76 to 79 years	31 days	31 days	31 days
Maximum period per trip if aged 80 to 85 years (travel to UK, Europe 1, Europe 2, Europe 3 & Europe 4)	17 days	17 days	17 days
Maximum period per trip if aged 80 to 85 years (travel to outside of Europe)	No cover available		
ANNUAL MULTI-TRIP POLICY	BRONZE	SILVER	GOLD
Maximum age on the date your policy was issued	79	79	79
Maximum period per trip if aged 70 years or under	32 days	32 days	32 days
Maximum period per trip if aged 71 to 79 years	32 days	32 days	32 days
Trips within your country of residence (refer to definition of trip for further information)	Included	Included	Included
Winter sports (Activity Pack 5) upon payment of an additional premium and shown on your policy certificate:			
- up to a total maximum of	No Cover	21 days	21 days
- maximum age on the date your policy was issued	Available	65 years	65 years

* Available to extend up to 45 days or 60 days for an additional premium.

DEFINITIONS

Throughout this **policy**, words and any form of the word appearing in bold italics are defined in this section. Cover section N - Gadget Cover also uses additional section-specific definitions that apply and, where used, replace these definitions for this section only.

Accident	An unexpected and unintended event that causes injury , property damage or both.
Accommodation	A hotel or any other kind of lodging for which you make a reservation or where you stay and incur an expense.
Adoption proceeding	A mandatory formal proceeding or other meeting required by law to be attended by you as a prospective adoptive parent(s) in order to legally adopt a minor child.
Baggage	Personal property you take with you or buy on your trip .
Climbing sports	An activity using harnesses, ropes, belays, crampons or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
Cohabitant	A person you currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
Complications of pregnancy or childbirth	The following complications of pregnancy as certified by a doctor : toxemia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; ante partum haemorrhage; placental abruption; placenta praevia; postpartum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency caesarean sections/ medically necessary termination; and any premature births or threatened early labour more than 12 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.
Computer system	Any computer, hardware, software, communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller or similar system, including any associated input, output, data storage device, networking equipment or backup facility.

Country of residence	The country where you have your primary residence .
Covered reasons	The specifically named situations or events for which you are covered under this policy . with, any one or more instances of any of the following:
Cyber risk	Any loss, damage, liability, claim, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection 1. Any unauthorised, malicious or illegal act , or the threat of such act(s), involving access to or the processing, use or operation of any computer system ; 2. Any error or omission involving access to or the processing, use or operation of any computer system ; 3. Any partial or total unavailability or failure to access, process, use or operate any computer system ; or 4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.
Departure date	The date on which you are originally scheduled to begin your travel, as shown on your travel itinerary.
Doctor	Someone who is legally authorised to practise medicine or dentistry and is licensed if required. This cannot be you , a travelling companion , your family member , a travelling companion's family member , the sick or injured person or that person's family member .
Epidemic	A contagious disease recognised or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
Family member	Your: 1. Spouse (by marriage, domestic partnership or civil union); 2. Cohabitants ; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children or children currently in the adoption process; 5. Siblings; 6. Grandparents and grandchildren; 7. The following in-laws: mother, father, son, daughter, brother, sister and grandparent; 8. Aunts, uncles, nieces and nephews; 9. Legal guardians and wards; and 10. Paid, live-in caregivers.
First responder	Emergency personnel (such as a police officer, paramedic or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
Gadget(s)	Portable electronic equipment owned by you , including laptops, mobile phones, smart phones, iPhones, iPads, tablets, e-readers, MP3 Players, CD/DVD players, head/ear phones, satellite navigation devices, PDAs, handheld games, consoles, cameras, video cameras and wearable technology (e.g. smart watch or health and fitness tracker). There is no cover for drones.
High-altitude activity	An activity that includes or is intended to include, going above 4,500 metres above sea level, other than as a passenger in a commercial aircraft.
High value items	Collectibles, jewellery, watches, gems, pearls, furs, musical instruments, professional audio equipment, binoculars, telescopes, sporting equipment , radios, robots and other electronics, including parts and accessories for the aforementioned items.
Hospital	An acute care facility that has a primary function of diagnosing and treating sick and injured people under the supervision of doctors . It must: 1. Be primarily engaged in providing inpatient diagnostic and therapeutic services; 2. Have organised departments of medicine and major surgery; and 3. Be licensed where required.
Illegal act	An act that violates law where it is committed.
Injury	Physical bodily harm.
Local public transportation	Local, commuter or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver or other such carriers) that transport you or a travelling companion less than 90 miles.
Mechanical breakdown	A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tyre or running out of fluids (except fuel).
Medical escort	A professional person contracted by our medical team to accompany an ill or injured person while they are being transported. A medical escort is trained to provide medical care to the person being transported. This cannot be a friend, travelling companion or family member .
Medically necessary	Treatment that is required for your illness, injury or medical condition, consistent with your symptoms and can safely be provided to you . Such treatment must meet the standards of good medical practice and is not for your or the provider's convenience.

Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: avalanche, earthquake, fire, flood, hurricane or volcanic eruption.
Pandemic	An epidemic that is recognised or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
	<p><u>Annual multi trip cover:</u></p> <p>The period of 12 months for which we have accepted the premium as stated in the policy certificate.</p> <p>You are covered to travel as many times as you like within the period of cover provided no single trip lasts longer than the number of days as shown in the Policy Features Table on page 7. If any trip exceeds these durations for your age then there is absolutely no cover under this policy for any part of that trip (not even for the first 32 days* of the trip), unless you have contacted us and we have agreed in writing to provide cover.</p> <p>* unless the additional premium has been paid to increase this limit and it noted on your policy certificate.</p>
Period of cover	<p>However any trip that had already begun when you purchased this insurance will not be covered, except where this policy replaces an existing annual multi trip policy with Holidayrisk Travel Insurance, which expires during the trip.</p> <p>If you have purchased a winter sports annual multi trip policy, cover is provided for those winter sports listed within Activity Pack 5 for the maximum number of days as shown in the Policy Features Table on page 7 within the period of cover.</p> <p><u>Single trip cover:</u></p> <p>The period of the trip, for which we have accepted the premium as stated in the policy certificate, and terminating upon its completion. Cover does not apply for any trip that is booked to last over the maximum limit appropriate to your age and area of travel, as shown in the Policy Features Table on page 7.</p> <p>However any trip that had already begun when you purchased this insurance will not be covered.</p>
Personal money	Any of the following that are held for personal and not business purposes: cash, postal or money orders, current postage stamps, traveller's cheques, admission tickets, travel tickets, coupons, gift cards or vouchers which have a monetary value.
Policy	The travel insurance cover purchased.
Political risk	<p>Any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to:</p> <ul style="list-style-type: none"> • Nationalism • Confiscation • Expropriation (including Compulsory Purchase Orders, Selective Discrimination and Forced Abandonment) • Deprivation • Requisition • Revolution • Rebellion • Insurrection • Civil commotion assuming to proportion of or amounting to an uprising • Military and usurped power
Pre-existing medical condition	Any disease, illness or injury, including any psychological conditions that you or any insured person(s) are, or have, suffered from at the time of purchasing this policy or booking a trip . Please refer to the 'Health Declaration and Health Exclusions' section for further details.
Primary residence	Your permanent home address for legal and tax purposes either in the UK, Isle of Man or Channel Islands.
Quarantine	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which you are booked to travel during your trip, which is intended to stop the spread of a contagious disease to which you or a travelling companion have been exposed.
Reasonable and customary costs	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment and the availability of appropriately-skilled and licensed service providers.
Refund	Cash, credit or a voucher for future travel that you are eligible to receive from a travel supplier , or any credit, recovery or reimbursement you are eligible to receive from your employer, another insurance company, a credit card issuer or any other entity.
Return date	The date on which you are originally scheduled to end your travel, as shown on your travel itinerary.
Service animal	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf and pulling a wheelchair. Guard dogs and emotional support animals as well as any other animal species (whether trained or untrained) are not included under this definition.

Severe weather	Hazardous weather conditions including, but not limited to: windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms or ice storms.
Sporting equipment	Equipment or goods used to participate in a sport.
Terrorist event	An act carried out by an organised terrorist group, which has been recognised as terrorism by the government authority in your country of residence that injures people or damages property to achieve a political, ethnic or religious result. It does not include general civil protest, unrest, rioting or acts of war.
Traffic accident	An unexpected and unintended traffic-related event, other than mechanical breakdown , that causes injury, property damage or both.
Travel carrier	<p>A company licensed to commercially transport passengers between destinations for a fee by land, air or water. It does not include:</p> <ul style="list-style-type: none"> • Rental vehicle companies; • Private or non-commercial transportation carriers; • Chartered transportation, except for group transportation chartered by your tour operator; or • Local public transportation.
Travel supplier	A travel agent, tour operator, airline, cruise line, hotel, railway company or other travel service provider.
Travelling companion	<p>A person or service animal travelling with you or travelling to accompany you on your trip. A group or tour leader is not considered a travelling companion unless you are sharing the same room with the group or tour leader.</p> <p>Your travel originally scheduled to begin on your departure date and end on your return date to, within and/or from a location:</p> <ul style="list-style-type: none"> • at least 60 miles away from your primary residence; or • abroad; and • outside your city/town of residence, provided that your travel includes an overnight stay.
Trip	<p>It cannot include travel with the intent to receive health care or medical treatment of any kind, or moving, or commuting to and from work.</p> <p>In the event of a claim you must be able to provide evidence of a return ticket.</p> <p>No trip can last longer than the maximum number of days allowed according to your policy type, age and destination. See definition 'period of cover' for further information.</p>
Uninhabitable	A natural disaster , fire, flood, burglary or vandalism that has caused enough damage (including extended loss of power, gas or water) to make a reasonable person find their home or destination inaccessible or unfit for use.
We, Us or Our	Capacity insights on behalf of Hamilton insurance DAC.
You or Your	All persons listed as being insured on the policy certificate.

HEALTH DECLARATION AND HEALTH EXCLUSIONS

It is very important that **you** read the following and declare any pre-existing medical conditions to **us**.

You will not be covered for any claims arising as a direct or indirect result of **your pre-existing medical conditions** unless **you** told **us** about the medical condition and **we** have agreed in writing to cover it.

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

- a) at the point of purchase of the **policy**; or
- b) if **you** have an annual multi-trip **policy**, at any point during the **period of cover**;

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

Based on the medical information **you** provide, **we** will confirm if cover can be offered for **your** declared **pre-existing medical conditions**.

Occasionally, **we** may need **you** to get extra medical information (at **your** cost) from **your doctor** to enable **us** to make a decision.

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

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

Any type of heart or circulatory condition?

Any type of stroke or high blood pressure?

Any type of breathing condition (such as asthma)?

Any type of cancer (even if now in remission)?

Any type of diabetes?

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

Psychological conditions such as stress, anxiety, depression, eating disorders or mental instability?

2. In the last 2 years – have **you** or anyone insured under this **policy**:

- a) been treated for any medical condition,
- b) asked to take regular prescribed medication, or
- c) seen by a specialist, or consultant or at a **hospital** for tests, diagnosis or treatment?

Full cover is available under this **policy**. If **you** have an annual multi-trip **policy** and **your** answers to any of the above change to YES during the **period of cover**, please contact Holidayrisk Travel Insurance by phone on **020 3859 7000**.

If **you** have answered 'yes' to the questions on the left, there is no cover for claims related directly or indirectly to these conditions unless declared to **us** and confirmed in writing.

Please contact Holidayrisk Travel Insurance at **www.holidayrisk.com** or by phone on **020 3859 7000**.

In most cases, cover can be provided. If special terms are necessary Holidayrisk Travel Insurance will explain them to **you** and confirm them in writing.

Please note calls may be recorded.

We do not have the facility to exclude medical conditions from cover.

If **you** have an annual multi-trip **policy** and **your** answer to questions 1 & 2 on the left changes to 'yes' at any point during the **period of cover**, **you** must call Holidayrisk Travel Insurance by phone on **020 3859 7000** to inform **us** of this change in health or ongoing medication to ensure **you** are fully covered for **your trip**.

PLEASE NOTE: failure to accurately and fully declare all medical condition(s) for **you** or anyone insured under this **policy** will affect **your** cover and may result in **your** claim being declined.

BE AWARE! We do not provide any cover for:

- Any medical condition **you** are aware of but for which **you** have not had a diagnosis.
- Any medical condition for which **you** are on a waiting list for or have the knowledge of the need for surgery, treatment or investigation at a **hospital**, clinic or nursing home.
- Any circumstances if **you** have received a terminal prognosis.
- Any circumstances that are not specified in **your policy**.

EXCLUSIONS RELATING TO THE HEALTH OF SOMEONE NOT INSURED ON THIS POLICY, BUT WHOSE HEALTH MAY AFFECT YOUR DECISION WHETHER TO TAKE OR CONTINUE WITH YOUR TRIP

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with or a **family member** if at the time **your policy** was issued **you** were aware:

- they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

NOTE: INDIRECTLY RELATED CLAIMS

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem **you** already have. Sometimes these conditions can lead to other conditions. For example if **you**:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, **you** are more likely to get a chest infection;
- have high blood pressure, high cholesterol or diabetes, **you** are more likely to have a heart attack or a stroke;
- have osteoporosis, **you** are more likely to break or fracture a bone; and
- have or have had cancer, **you** are more likely to suffer a secondary cancer.

CHANGES IN HEALTH FOR ANNUAL MULTI-TRIP CUSTOMERS

If **your** health changes after taking out this insurance, **you** must tell Holidayrisk Travel Insurance as soon as possible by calling 020 3859 7000 if this means **you** have to:

- consult a **doctor** and be referred to a consultant or specialist; or
- be admitted to **hospital** for treatment (including surgery, tests or investigations); or
- await treatment or the results of tests and investigations; or
- consult a **doctor** about a change to **your** on-going medication.

We will tell **you** whether or not **your** medical condition (or conditions) can be covered and if **you** need to pay an extra premium. If **we** cannot cover **your** medical condition (or conditions), or **you** do not want to pay the extra premium, **we** may choose to:

- consider a cancellation claim for any **trips** already booked; or
- continue cover on this **policy**, but without cover for **your** medical conditions; or
- cancel this **policy** and provide a proportionate/partial refund (as long as **you** have not made a claim or intend to make a claim).

WHEN YOUR COVER BEGINS AND ENDS

Any **trip** that had already begun when **you** purchased this insurance will not be covered.

Each **trip** must begin and end at **your primary residence**, unless described otherwise below.

SINGLE TRIP POLICIES:

Cover under section A (**Trip** Cancellation) commences at the time **you** book the **trip** or pay the insurance premium, whichever is later.

Cover under section A (**Trip** Cancellation) ends as soon as **you** leave **your primary residence** to start **your trip**.

Cover under all other sections starts when **you** leave your **primary residence** or from the start date as shown on **your policy** certificate, whichever is the later.

Cover ends when **you**:

- a. return to **your primary residence**; or
 - b. arrive at a medical facility in **your country of residence** for further care if **you** end your **trip** due to a medical reason; or
 - c. at the end date as shown on **your policy** certificate;
- whichever is earlier.

Cover cannot be provided to resume **your trip** or for further **trips**. No refund of premium will be given.

ANNUAL MULTI TRIP POLICIES:

Cover under section A (**Trip Cancellation**) does not commence until **your** chosen start date as shown on **your policy** certificate.

Cover under all other sections starts when you leave **your primary residence** for any **trip** during **your** period of cover.

Cover for each **trip** within the period of cover ends when **you**:

- return to **your primary residence**; or
 - arrive at a medical facility in **your country of residence** for further care if **you** end **your trip** due to a medical reason; or
 - at the end date as shown on **your policy** certificate;
- whichever is earlier.

Cover cannot be provided to resume **your trip**. No refund of premium will be given.

TRIP EXTENSIONS

TRIP EXTENSIONS IF YOU ARE UNABLE TO RETURN HOME FROM YOUR TRIP AS PLANNED

If **your** return travel is delayed due to a covered reason, **we** will extend **your** period of cover until the earlier of when **you** are able to return to **your primary residence**, or until the day **you** arrive at a medical facility in **your country of residence** for further care if **you** end that **trip** due to a medical reason.

TRIP EXTENSIONS IF YOU DECIDE YOU WISH TO EXTEND YOUR TRIP

Please contact Holidayrisk Travel Insurance on 020 3859 7000 or by emailing cs@holidayrisk.com to discuss **your** requirements.

AREA OF VALIDITY

Provided **you** follow any travel advice issued by the government in **your country of residence** and in any country **you** are travelling from, to or through, **you** will be covered in the area or country shown on **your policy** certificate.

It is **your** responsibility to check the latest advice from the FCDO prior to commencing **your trip**, which **you** can find at www.gov.uk/foreign-travel-advice.

You will not be covered if **you** travel outside the area **you** have selected, as shown in **your policy** certificate.

UK - England, Scotland, Wales, Northern Ireland and the Isle of Man.

EUROPE 1 - Those countries listed above in 'UK' and including: Albania, Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands (Guernsey, Jersey, Alderney and Sark), Corsica, Croatia, Czech Republic, Denmark (inc. Faroe Islands), Estonia, Finland, France, Germany, Gibraltar, Holland (Netherlands), Hungary, Italy, Kosovo, Latvia, Lithuania, Luxembourg, Moldova, Monaco, Montenegro, North Macedonia, Poland, Portugal (inc. Azores), Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Ukraine, Vatican City.

EUROPE 2 - Those countries listed above in 'UK' and 'EUROPE 1' and including: Iceland, Liechtenstein, Madeira, Malta, Norway and Spain (including Balearic and Canary Islands).

EUROPE 3 - Those countries listed above in 'UK', 'EUROPE 1' and 'EUROPE 2' and including: Cyprus, Greece (including Greek Islands) and Russia (West of Urals).

EUROPE 4 - Those countries listed above in 'UK', 'EUROPE 1', 'EUROPE 2' and 'EUROPE 3' and including: Turkey.

AUS/NZ - Australia and New Zealand.

WW1 - Anywhere in the world excluding the United States of America, Canada, the Caribbean and Mexico.

WW2 - Anywhere in the world.

NOTE

- A stopover of up to a maximum of 10 hours is allowed in WW1 if travelling to AUS/NZ.
- A stopover of up to a maximum of 10 hours is allowed in WW2 if travelling to WW1.

SPORTS AND ACTIVITIES

ACTIVITY PACK 1 – INCLUDED

Your policy covers **you** under Sections A to M during **your trip**, for the sports and activities listed in Activity pack 1 at no extra charge when **you** are participating on a recreational and amateur basis.

Please note:

Section H – Personal liability is excluded if marked with +.

Section I – Travel **accident** is excluded if **you** are operating motorcycles with 125cc or larger engine capacity *.

Any involvement in sports and activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as safety helmet, harness, goggles, knee and/or elbow pads, life jackets).

In any event **no cover** will be provided under any section of the **policy** if **you** are:

- participating in, or training for any professional or semi-professional sporting competition or event; or
- participating in, or training for any amateur sporting competition while on your **trip**. This does not include participating in informal recreational sporting competitions and tournaments organised by hotels, resorts or cruise lines to entertain their guests.
- participating in, or training for any sport or activity with a company that (where required) is not regulated or licensed or where the sport or activity is otherwise prohibited by law.
- participating in, or training for any sport or activity not listed

If the sport or activity **you** wish to participate in is not listed or **you** wish to be covered for optional Section O – Optional Sports Cover whilst undertaking **your** activity listed below then please contact Holidayrisk travel insurance on **020 3859 7000** or email **cs@holidayrisk.com** to enquire as to whether cover may be provided.

ACTIVITY PACK 1 - INCLUDED AS STANDARD

Aerobics	Dancing	Model Flying+	Sea Kayaking as a beach activity (within sight of the shore)
Angling	Darts	Model Sports+	Segway
Animal Sanctuary/Refuge Work (excluding big cat)	Diving (indoor up to 5 metres)	Motorcycling (EU ONLY - on road and provided you hold an appropriate UK licence for the capacity of the motorcycle you are riding)+*	Shooting+ (target range - not hunting)
Archery+	Fell Walking	Mountain Biking (not downhill or freeriding)	Snooker
Athletics (track & field)	Fencing	Netball	Snorkelling
Badminton	Flag Football	Orienteering	Softball
Ballooning - Hot Air (as passenger only)	Flowriding/Flow Boarding	Outward-Bound Pursuits (ground level only)	Squash
Banana Boating	Flying a kite	Paddle Boarding	Stoolball
Baseball	Football	Paintballing (including Airsoft)+	Surfing
Basket Ride	Foot Golf	Parascending/Parasailing (over water) towed by boat	Swimming (not open water)
Basketball	Fresh Water/Sea Fishing (not Deep Sea Fishing)	Petanque	Swimming with Dolphins
Beach Games	Frisbee (not Ultimate Frisbee)	Pigeon Racing	Sydney Harbour Bridge
Billiards	Glass Bottom Boats	Pony Trekking	Table Tennis
Bird Watching	Golf	Pool	Ten Pin Bowling
BMX (excluding freestyle, stunts, obstacles & racing)	Gymnastics (including cheerleading)	Quoits	Tennis
Board Sailing	Handball	Rackets	Trampolineing
Body Boarding	Helicopter (sightseeing as a passenger)	Racquet Ball	Tree Top Canopy Walking
Bowling	Highland games	Rambling (up to 3,000m)	Tug of War
Bowls	Hiking/Trekking/Walking up to 3,000m excluding the use of ropes or guides	Rifle Range+	Volleyball
Bungee Jumping (maximum of 2 jumps)	Horse Riding (no hunting, jumping or polo)	Ringos	Wake Boarding
Camel/Elephant Riding	Ice Skating (ice rink only)	River Walking	Water Polo
Camping	Indoor Climbing (on climbing wall)	Roller Blading / Roller Skating	Water Skiing (no jumping)
Canoeing/Kayaking/Rafting/Tubing (not white water) river only	Jet Boating/Power Boating (as a passenger, no racing)+	Rounders	Whale Watching
Catamaran Sailing (inside territorial waters)+	Jet Skiing+	Rowing (not ocean rowing)	Windsurfing

Clay Pigeon Shooting+	Jogging	Running Sprint/Long Distance (up to and including Marathon distance)	Working (excluding manual labour and fruit picking involving the use of machinery)
Cricket+	Keepfit	Safari (animal) but not an aerial safari	Yachting (inside territorial waters)+
Croquet	Korfball	Sail Boarding	Yoga
Curling	Low Ropes	Sailing including dinghy's (inside territorial waters)+	Zip Lining
Cycling (excluding touring, BMX & mountain biking)	Marathons (Maximum of 2 and not extreme marathons)	Scuba Diving to 30m if qualified and not diving alone, or 18 metres if not qualified and must be accompanied by a qualified instructor	Zorbing (including Hydro Zorbing)

ACTIVITY PACKS 2, 3, 4 & 5 – OPTIONAL

AVAILABLE SUBJECT TO AN ADDITIONAL PREMIUM AND ACTIVITY PACK BEING SHOWN AS COVERED ON YOUR POLICY CERTIFICATE

Your policy will cover **you** under Sections A to M and Section O during **your trip**, for the sports and activities listed under **your** chosen Activity pack 2, 3, 4 or 5 when **you** are participating on a recreational and amateur basis. This is subject to the payment of an additional premium and the activity pack being shown as covered on **your policy** certificate.

Please note:

Section H – Personal liability is excluded if marked with +.

Any involvement in sports and activities is subject to **your** compliance with local laws and regulations, and the use of recommended safety equipment (such as safety helmet, harness, goggles, knee and/or elbow pads, life jacket).

In any event no cover will be provided under any section of the **policy** if **you** are:

- participating in, or training for any professional or semi-professional sporting competition or event; or
- participating in, or training for any amateur sporting competition while on your **trip**. This does not include participating in informal recreational sporting competitions and tournaments organised by hotels, resorts or cruise lines to entertain their guests.
- participating in, or training for any sport or activity with a company that (where required) is not regulated or licensed or where the sport or activity is otherwise prohibited by law.
- participating in, or training for any sport or activity not listed.
- participating in, or training for any sport or activity involving heli-skiing, ice climbing, ski acrobatics, ski flying, skiing against local authority or resort management warning or advice, ski-stunting, ski jumping, ski mountaineering, or the use of bobsleighs, luges or skeletons or any **high-altitude activity**.

ACTIVITY PACK 2 - SUBJECT TO AN ADDITIONAL PREMIUM AS SHOWN ON YOUR POLICY CERTIFICATE

Abseiling	Dry Slope Skiing/Snowboarding	Hockey (not Ice Hockey)+	Summer Tobogganing
Aerial Safari (animal)	Falconry	Hurling+	Swim Trekking
Breathing Observation Bubble (BOB)	Fell Running	Lacrosse+	Swimming Open Water (organised and subject to boat escort. No cover for across channel)
Cross Country Running	Fives	Octopush	Triathlon (not extreme)
Cycle Touring including e-cycles	Go Karting (motorised)+	Roller Hockey+	Ultimate Frisbee
Deep Sea Fishing (inside territorial waters)	Gorge Walking	Shinty	War Games+
Dragon Boating	Gorilla Trekking	Street Hockey+	

ACTIVITY PACK 3 - SUBJECT TO AN ADDITIONAL PREMIUM AS SHOWN ON YOUR POLICY CERTIFICATE

Canoeing/Kayaking/Rafting/Tubing (white water), Grade 1 & 2, rivers only	Land Yachting/ (including Blow Carting & Kite Buggy)+	Sand Boarding	Sand Dune Surfing/Skiing+
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ACTIVITY PACK 4 - SUBJECT TO AN ADDITIONAL PREMIUM AS SHOWN ON YOUR POLICY CERTIFICATE

Black Water Rafting	Canyoning	Kite Boarding/Kite Surfing+	Shark Cage Diving
Canoeing/Kayaking/Rafting/Tubing (white water), Grade 3 rivers only	Hiking/Trekking/Walking up Kilimanjaro or Inca Trail	Mud Run and Obstacle Course	

ACTIVITY PACK 5 - SUBJECT TO AN ADDITIONAL PREMIUM AS SHOWN ON YOUR POLICY CERTIFICATE

Airboarding	Ice Windsurfing	Skiing	Snow Parascending
Biathlon	Kick Sledging	Skiing (Alpine)	Snow Shoe Walking
Big Foot Skiing	Langlauf	Skiing (Mono)	Snow Surfing
Blade Skating	Ski Blading	Skiing (Nordic)	Snow Tubing
Cat Skiing (with a guide)	Ski Boarding	Skiing (off-piste) except in areas considered to be unsafe by local resort management	Snowboarding
Cross-Country Skiing	Ski Randonee	Skiing (Telemark)	Snowboarding (off-piste) except in areas considered to be unsafe by local resort management
Glacier Skiing/Walking (up to 3,000m)	Ski Run Walking	Sledge/Sleigh Riding as a passenger (pulled by horse or reindeer)	
Husky Dog Sledding (as passenger, with experienced local driver)	Ski Touring	Sledging/Tobogganing (on snow)	
Ice Go Karting+	Ski-Dooing (as driver + or passenger)	Snow Mobiling (as driver + or passenger)	

If the sport or activity **you** wish to participate in is not listed then please contact Holidayrisk travel insurance on 020 3859 7000 or email cs@holidayrisk.com to enquire as to whether cover may be provided

DESCRIPTION OF COVER

In this section, **we** will describe the many different types of cover which is included in **your policy**. **We** explain each type of cover and the specific conditions that must be met for the cover to apply.

NOTE: Exclusions may apply.

A. TRIP CANCELLATION

If **your trip** is cancelled or rescheduled for a covered reason listed below, **we** will reimburse **you** for **your** non-refundable **trip** payments, deposits, cancellation fees and change fees (less any available refunds), up to the maximum benefit for 'Trip Cancellation' shown in the 'Cover Summary' less the excess.

NOTE: This benefit only applies before **you** have left for **your trip**.

Also, if **you** prepaid for shared **accommodation** and **your travelling companion** cancels their **trip** due to one or more of the covered reasons listed below, **we** will reimburse any additional **accommodation** fees **you** are required to pay.

IMPORTANT: **You** must notify all of your **travel suppliers** as soon as **you** know that **you** will need to cancel **your trip** (this includes being advised to cancel **your trip** by a **doctor**). If **you** delay notifying any **travel suppliers** and get a smaller refund as a result, **we** will not cover the difference. If a serious illness, injury or medical condition prevents **you** from being able to notify **your travel suppliers** within that period, **you** must notify them as soon as **you** are able.

Covered reasons:

1. **You** or a **travelling companion** becomes ill or injured, or develops a medical condition disabling enough to make **you** cancel your **trip** (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

The following condition applies:

- a. A **doctor** advises **you** or a **travelling companion** to cancel **your trip** before **you** cancel it.

2. A **family member** who is not travelling with **you** becomes ill or injured, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following condition applies:

- a. The illness, injury, or medical condition must be considered life threatening by a **doctor** or require hospitalisation.

3. **You**, a **travelling companion**, **family member** or **your** service animal dies after **your policy** was issued.

4. **You** or a **travelling companion** is in a **traffic accident** on the **departure date**.

The following condition must apply:

a. **You** or a **travelling companion's** vehicle needs to be repaired because it is not safe to operate.

5. **You** are legally required to attend a legal proceeding during **your trip**.

The following condition applies:

a. The attendance is not in the course of your occupation (for example, if **you** are attending in **your** capacity as a solicitor, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

6. **Your primary residence** becomes **uninhabitable**.

7. **Your travel carrier** cannot get **you** to **your** original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

a. a **natural disaster**;

b. **severe weather**.

However, if **you** can get to **your** original destination another way, **we** will reimburse **you** for the following, up to maximum benefit for 'Trip Cancellation' shown in the 'Cover Summary':

i. The necessary cost of the alternative **transportation**, less available refunds; and

ii. The cost of any lost prepaid **accommodation** caused by your delayed arrival, less available refunds.

The following condition applies:

a. Alternative **transportation** arrangements must be in a similar or lower class of service as **you** were originally booked with **your travel carrier**.

8. **You** or a **travelling companion** is involuntarily made redundant by a current employer after **your trip** booking date or after this **policy** was purchased, whichever is the later. The following conditions apply:

a. **You** or **your travelling companion's** redundancy is not voluntary.

b. The employment must have been permanent (not temporary or contract).

c. The employment must have been for at least 12 continuous months.

9. **You** or a **travelling companion** serving as a **first responder** is called in for duty due to an **accident** or emergency (including a **natural disaster**) to provide aid or relief during the originally scheduled **trip** dates.

10. **You**, a **travelling companion** or a **family member** serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.

11. **Your** or **travel companion's** travel documents required for the **trip** are stolen. The following conditions apply:

a. **You** must make diligent efforts and provide documentation of **your** efforts to obtain replacement documents that would allow **you** to keep the originally scheduled **trip** dates.

b. For theft of **your** travel documentation, **you** must provide a police report detailing the incident giving rise to **your** claim

The following cover exclusions apply:

1. **We** will not pay more than the lowest market value of equivalent **accommodation**, transport charges and other travel expenses, if **you** paid for them using frequent-flyer points, Avios, loyalty-card points vouchers or another similar scheme.

B. TRIP INTERRUPTION

If **you** have to interrupt **your trip** or end it early due to one or more of the covered reasons listed below, **we** will reimburse **you**, less available refunds, up to the maximum benefit for 'Trip Interruption' shown in the 'Cover Summary', for:

1. The pro-rata portion of your unused non-refundable **trip** payments and deposits.

2. Additional **accommodation** fees **you** are required to pay, if **you** prepaid for shared **accommodation** and **your travelling companion** has to interrupt their **trip**.

3. Necessary **transportation** expenses **you** incur to continue **your trip** or return to **your primary residence**.

• **We** will reimburse **you** either for the return **travel carrier** ticket to **your country of residence** or for the non-refundable portion of **your** original return ticket, but not both.

4. Necessary additional **accommodation** and **transportation** expenses if the interruption causes **you** to stay at **your** destination (or the location of the interruption) longer than originally planned. There is a maximum cover of £100 (Bronze Cover) or £150 (Silver & Gold Cover) for each person insured under this **policy** per day for 10 days

IMPORTANT: **You** must notify all of your **travel suppliers** as soon as **you** know that **you** will need to interrupt **your trip** (this includes being advised to interrupt **your trip** by a **doctor**). If **you** delay notifying any **travel suppliers** and get a smaller refund as a result, **we** will not cover the difference. If a serious illness, injury or medical condition prevents **you** from being able to notify **your travel suppliers** at the time **you** discover **you** need to interrupt **your trip**, **you** must notify them as soon as **you** are able.

Covered reasons:

1. **You** or a **travelling companion** becomes ill or injured, or develops a medical condition that is disabling enough to make **you** interrupt **your trip** (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

The following conditions apply:

- a. A **doctor** must either examine or consult with **you** or the **travelling companion** before **you** make a decision to interrupt the trip.
 - b. **You** must not have travelled against the advice of the government in **your country of residence** or against local authority advice at **your trip** destination.
2. A **family member** who is not travelling with **you** becomes ill or injured, or develops a medical condition (including being diagnosed with an **epidemic** or a **pandemic** disease such as COVID-19).

The following condition applies:

- a. The illness, injury or medical condition must be considered life threatening by a **doctor** or require hospitalisation.

3. **You**, a **travelling companion**, **family member** or **your** service animal dies during **your trip**.

4. **You** or a **travelling companion** is in a **traffic accident**.

The following condition must apply:

- a. The vehicle needs to be repaired because it is not safe to operate.

5. **You** are legally required to attend a legal proceeding during **your trip**.

The following condition applies:

- a. The attendance is not in the course of your occupation (for example, if **you** are attending in your capacity as a solicitor, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

6. **Your primary residence** becomes **uninhabitable**.

7. **Your travel carrier** cannot get **you** to **your** original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- a. A **natural disaster**, or
- b. **Severe weather**.

However, if **you** can get to **your** original destination another way, **we** will reimburse **you** for the following, up to maximum benefit for 'Trip Interruption' shown in the 'Cover Summary':

- i. The necessary cost of alternative **transportation**, less available refunds; and
- ii. The cost of any lost prepaid **accommodation** caused by **your** delayed arrival, less available refunds.

The following condition applies:

- a. Alternative **transportation** arrangements must be in a similar or lower class of service as **you** were originally booked with **your travel carrier**.

8. **You** or a **travelling companion** serving as a **first responder** is called in for duty due to an **accident** or emergency (including a **natural disaster**) to provide aid or relief during the originally scheduled **trip** dates.

9. **You** or a **travelling companion** is a traveller on a hijacked aircraft, train, vehicle, or vessel.

10. **You**, a **travelling companion** or a **family member** serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.

12. **You** miss at least 50% of the length of **your trip** due to one of the following:
- a **travel carrier** delay (this does not include a travel carrier's cancellation prior to **your departure date**);
 - a strike or industrial action, unless threatened or announced prior to the date **your trip** was booked or this **policy** was purchased, whichever is the later;
 - a **natural disaster**;
 - roads are closed or impassable due to **severe weather**;
 - lost or stolen travel documents that are required and cannot be replaced in time for continuation of **your trip**
NOTE: **You** must make diligent efforts and provide documentation of **your** efforts to obtain replacement documents;
 - Civil disorder, unless it rises to the level of political risk.

The following cover exclusions apply:

1. **We** will not pay more than the lowest market value of equivalent **accommodation**, **transport** charges and other travel expenses, if **you** paid for them using frequent-flyer points, Avios, loyalty-card points vouchers or another similar scheme.

C. TRAVEL DELAYS & MISSED DEPARTURE

If **you** or a **travelling companion's trip** is delayed for one of the covered reasons listed below, **we** will reimburse **you** for the following expenses, less available refunds, up to the maximum benefit for 'Travel Delay & Missed Departure' shown in the 'Cover Summary':

1. **Your** lost prepaid **trip** expenses and additional expenses you incur while and where **you** are delayed for meals, **accommodation**, communication and **transportation**. The delay must be for a minimum delay of 12 full hours and a maximum daily limit also applies as shown in the 'Cover Summary'.
2. If the delay causes **you** to miss the departure of **your** cruise or tour, necessary **transportation** expenses to either help **you** rejoin **your** cruise/tour or reach **your** destination.
3. If the delay causes **you** to miss the departure of **your** flight or train due to a local **public transportation** delay on **your** way to the departure airport or train station, necessary **transportation** expenses to either help **you** reach **your** destination or return home.

The delay must be due to one of the following covered reasons.

Covered reasons:

1. A **travel carrier** delay (this does not include a travel carrier's cancellation prior to **your departure date**).
2. A strike, unless threatened or announced prior to date of booking **your trip** or this **policy** was purchased, whichever is the later.
3. A **natural disaster**.
4. Lost or stolen travel documents.
5. Hijacking, except when it is a **terrorist event**.
6. Civil disorder, unless it rises to the level of political risk.
7. A **traffic accident**.
8. A **travel carrier** denies **you** or a **travelling companion** boarding based on a suspicion that **you** or a travelling companion has a contagious medical condition (including an **epidemic** or **pandemic** disease such as COVID-19). This does not include being denied boarding due to **your** refusal or failure to comply with rules or requirements to travel or of entry to **your** destination.

D. BAGGAGE

If **your baggage** is lost, damaged or stolen while **you** are on **your trip**, **we** will pay **you**, less available refunds, the lesser of the following, up to the maximum benefit for '**Baggage**' as shown in the 'Cover Summary' (**high value items** are subject to the maximum sub limit listed for '**high value items**')

1. Cost to repair the damaged **baggage**; or
2. Cost to replace the lost, damaged or stolen **baggage** with the same or similar item, reduced by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

The following conditions apply:

- a. **You** have taken necessary steps to keep **your baggage** safe and intact and to recover it.
- b. **You** have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, **travel carrier**, hotel or tour operator within 24 hours of discovery of the loss.
- c. **You** must file and retain a copy of a police report in the case of theft of any items.
- d. **You** must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. For items without an original receipt or a proof of purchase, **we** will only cover 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item.

The following items are not covered:

1. Animals, including remains of animals.
2. Cars, motorcycles, motors, aircraft, drones, watercraft and other vehicles and related accessories and equipment.
3. **Gadgets** and related accessories and equipment.
4. Bicycles, skis and snowboards (except while they are checked with a **travel carrier**).
5. Hearing aids, prescription eyewear and contact lenses.
6. Artificial teeth, prosthetics and orthopaedic devices.
7. Wheelchairs and other mobility devices.
8. Consumables, medicines, medical equipment/supplies and perishables.
9. Tickets, passports, deeds, blueprints, stamps and other documents.
10. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travellers' cheques, securities, bullion and keys.
11. Rugs and carpets.
12. Antiques and art objects.
13. Fragile or brittle items.
14. Firearms and other weapons, including ammunition.
15. Intangible property, including software and electronic data.
16. Property for business or trade.
17. Property you do not own.
18. **High value items** stolen from a vehicle, locked or unlocked.
19. **Baggage** while it is:
 - a. Shipped, unless with **your travel carrier**;
 - b. In or on a car trailer;
 - c. Unattended in an unlocked motor vehicle; or
 - d. Unattended in a locked motor vehicle, unless **baggage** cannot be seen from the outside.

E. BAGGAGE DELAY

If **your baggage** is delayed by a **travel supplier** during **your trip**, **we** will reimburse **you** for expenses **you** incur for the essential items **you** need until **your baggage** arrives, up to the maximum benefit for '**Baggage Delay**' shown in the 'Cover Summary'.

The following conditions apply:

1. **Your baggage** must be delayed for at least the 'Minimum required delay' listed under '**Baggage delay**' as shown in the 'Cover Summary'.
2. **You** must provide purchase receipts for all essential items claimed. Cover will not be provided for items if **you** cannot produce the receipt.
3. Only available for **your** outbound travel (not **your** return travel).

F. EMERGENCY MEDICAL/DENTAL COVER ABROAD

If **you** receive emergency medical or dental care while **you** are on **your trip** abroad for one of the following covered reasons, **we** will reimburse the reasonable and customary costs of that care for which **you** are responsible, up to the maximum benefit for 'Emergency medical/dental cover abroad' shown in the 'Cover Summary' (dental care is subject to the maximum sub limit listed for 'Dental Care'):

1. While on **your trip** abroad, **you** have a sudden, unexpected illness (including unexpected **complications of pregnancy or childbirth**), injury or medical condition that could cause serious harm to **you** if it is not treated before **your** return home (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).
2. While on **your trip** abroad, **you** have a dental injury or infection, a lost filling or a broken tooth that requires immediate treatment.

If **you** need to be admitted to a **hospital** as an inpatient, **we** may be able to guarantee or advance payments, where accepted, up to the limit of the Emergency medical/dental cover abroad section.

The following conditions and additional exclusions apply:

- a. The care must be **medically necessary** to treat an emergency condition and such care must be provided by a doctor, dentist, **hospital** or other provider authorised to practice medicine or dentistry.
- b. **We** will not pay for any care provided after **your trip** ends.
- c. **We** will not pay for any care for any illness, injury or medical condition that did not originate during **your trip** abroad.
- d. **We** will not pay for any non-emergency care or services in general and the following care and services in particular:
 1. Elective cosmetic surgery or care;
 2. Annual or routine examinations or consultations;

3. Long-term care;
4. Allergy treatments (unless life threatening);
5. Examinations, consultations or care related to or loss of/damage to hearing aids, dentures, eyeglasses and contact lenses;
6. Physiotherapy, rehabilitation or palliative care (except as necessary to stabilise you);
7. Experimental treatment; and
8. Any other non-emergency medical or dental care.

- e. **You** must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which **you** are travelling on **your trip**.
- f. **You** must be fit to travel on **your trip** and not travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before commencing **your trip**.

G. EMERGENCY TRANSPORT

IMPORTANT:

- If **your** emergency is immediate or life threatening, seek local emergency care at once.
- **We** are not and shall not be deemed to be a provider of medical or emergency services.
- **We** act in compliance with all national and international laws and regulations. **Our** services are subject to approval by appropriate local authorities as well as active travel and regulatory restrictions.

Emergency Evacuation (Transporting you to the nearest appropriate medical facility)

If **you** become seriously ill or injured or develop a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) while on **your trip**, **we** will pay for local emergency **transportation** from the location of the initial incident to a local **doctor** or local medical facility. If **we** determine that the local medical facilities are unable to provide appropriate medical treatment:

1. **Our** medical team will consult with the local **doctor** to obtain information necessary to make appropriate decisions regarding **your** overall medical condition;
2. **We** will identify the closest appropriate available **hospital** or other appropriate available facility, make arrangements to **transport you** there and pay for that **transport**; and
3. **We** will arrange and pay for a **medical escort** if **we** determine one is necessary.

The following conditions apply to items 1 and 2 above:

- a. **You** or someone on **your** behalf must contact **us** and **we** must make all **transportation** arrangements in advance. If **we** did not authorise and arrange the **transportation**, **we** will only pay up to what **we** would have paid if **we** had made the arrangements. **We** will not assume any responsibility for any **transport** arrangements that **we** did not authorise or arrange.
- b. All decisions about **your** evacuation must be made by medical professionals licensed in the countries where they practice.
- c. **You** must comply with the decisions made by **our** assistance and medical teams. If **you** do not comply, **you** effectively relieve **us** from any responsibility and liability for the consequences of **your** decisions and **we** reserve the right to not provide cover.
- d. One or more emergency **transportation** providers must be willing and able to **transport you** from **your** current location to the identified **hospital** or facility.
- e. **You** must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which **you** are travelling on **your trip**.
- f. **You** must be fit to travel on **your trip** and not travel against the advice of a **doctor** or where **you** would have been advised not to travel if **you** had sought their advice before commencing **your trip**.

Medical Repatriation (Getting you home after you receive care)

If **you** become seriously ill or injured or develop a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) while on **your trip** and **our** medical team confirms with the treating **doctor** that **you** are medically stable to travel, **we** will:

1. Arrange and pay for **you** to be transported via regularly scheduled service on a common carrier in the same class of service that **you** originally booked (unless otherwise **medically necessary**), for the return leg of **your trip**, less available refunds for unused tickets. The **transport** will be to one of the following:
 - a. **Your primary residence**;
 - b. A location of **your** choice in **your country of residence**; or
 - c. A medical facility near **your primary residence** or in a location of **your** choice in **your country of residence**. In either case, the medical facility must be willing and able to accept **you** as a patient and must be approved by **our** medical team as medically appropriate for **your** continued care.
2. Arrange and pay for a **medical escort** if **our** medical team determines that one is necessary.

The following conditions apply:

- a. Special requirements must be **medically necessary** for **your transport** (for example, if more than one seat is **medically necessary** for **you** to travel).
- b. **You** or someone on **your** behalf must contact **us** and **we** must make all **transport** arrangements in advance. If **we** did not authorise and arrange the **transport**, **we** will only pay up to what **we** would have paid if **we** had made the arrangements. **We** will not assume any responsibility for any **transport** arrangements that **we** did not authorise or arrange.
- c. All decisions about **your** repatriation must be made by medical professionals licensed in the countries where they practice.
- d. **You** must comply with the decisions made by **our** assistance and medical teams. If **you** do not comply, **you** effectively relieve **us** from any responsibility and liability for the consequences of **your** decisions and **we** reserve the right to not provide cover.

- e. One or more emergency **transportation** providers must be willing and able to **transport you** from **your** current location to **your** chosen destination.
- f. **You** must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which **you** are travelling on **your trip**.
- g. **You** must be fit to travel on **your trip** and not travel against the advice of a **doctor** or where **you** would have been advised not to travel if **you** had sought their advice before commencing **your trip**.

Transport to Bedside (Bringing a friend or family member to you)

If **you** are told by the treating **doctor** that **you** will be hospitalised for more than 72 hours during **your trip** or that **your** condition is immediately life-threatening, **we** will arrange and pay for round-trip **transport** in economy class on a **travel carrier** and necessary additional **accommodation** for one friend or **family member** to stay with **you**.

The following conditions apply:

- a. **You** or someone on **your** behalf must contact **us** and **we** must make all **transportation** arrangements in advance. If **we** did not authorise and arrange the **transport**, **we** will only pay up to what **we** would have paid if **we** had made the arrangements.
- b. **You** must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which **you** are travelling on **your trip**.

Return of Dependents (Getting minors and dependents home)

If **you** die or are told by the treating **doctor** **you** will be hospitalised for more than 24 hours during **your trip**, **we** will arrange and pay to **transport your travelling companions** who are under the age of 18 or are dependents requiring **your** full-time supervision and care to one of the following:

- 1. **Your primary residence**; or
- 2. A location of **your** choice in **your country of residence**. **We** will arrange and pay for an adult **family member** to accompany **your travelling companions** who are under the age of 18 or are dependents requiring **your** full-time supervision and care, if **we** determine that it is necessary.

Transport will be on a **travel carrier** in the same class of service that was originally booked. Available refunds for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- a. This benefit is only available while **you** are hospitalised or if **you** die and if **you** do not have an adult **family member** travelling with **you** that is capable of caring for the **travelling companions** under the age of 18 or dependents.
- b. **You** or someone on **your** behalf must contact **us** and **we** must make all **transport** arrangements in advance. If **we** did not authorise and arrange the **transport**, **we** will only pay up to what **we** would have paid if **we** had made the arrangements.
- c. **You** must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which **you** are travelling on **your trip**.
- d. **You** must be fit to travel on **your trip** and not travel against the advice of a **doctor** or where **you** would have been advised not to travel if **you** had sought their advice before commencing **your trip**.

Repatriation of Remains (Getting your remains home)

We will arrange and pay for the reasonable and necessary services and supplies to **transport your** remains to

- 1. A funeral home near **your primary residence**; or
- 2. A funeral home located in **your country of residence**.

The following conditions apply:

- a. Someone on **your** behalf must contact **us** and **we** must make all **transportation** arrangements in advance. If **we** did not authorise and arrange the **transport**, **we** will only pay up to what **we** would have paid if **we** had made the arrangements; and
- b. The death must occur while on **your trip**.

If a **family member** decides to make funeral, burial or cremation arrangements for **you** at the location of **your** death, **we** will reimburse the necessary expenses up to the amount it would have cost **us** to transport **your** remains to a funeral home near **your primary residence**.

Search and Rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit for 'Search and rescue' shown in the 'Cover Summary', if **you** are reported missing during **your trip** or have to be rescued from a physical emergency.

H. PERSONAL LIABILITY

IMPORTANT:

If **you** are hiring or using a motorised or mechanical vehicle or machinery while on **your trip**, **you** must make sure that **you** get the necessary insurance from the hire company or owner. **We** do not cover this under **our policy**.

If **you** are legally liable for something **you** do that results in one of the following, **we** will pay up to the maximum benefit for 'Personal Liability' shown in the 'Cover Summary', plus any other costs **we** agree to in writing:

- 1. Bodily injury to any person, except **you**, a **family member** or a **travelling companion**.
- 2. Loss of or damage to property which **you** do not own and which **you** or a **family member** have not hired, loaned or borrowed.

3. Loss of or damage to the **accommodation** **you** are using on **your trip** that does not belong to **you** or a **family member**.

The following cover exclusions apply:

1. Any liability for something which:
 - a. is suffered by anyone employed by **you** or a **family member** and is caused by the work they are employed to do;
 - b. is caused by something **you** deliberately did;
 - c. is caused by something **you** deliberately did not do, but should have;
 - d. is caused by **your** employment or the employment of a **family member**;
 - e. is caused by **you** using any firearm or weapon;
 - f. is caused by any animal **you** own, look after or control; or
 - g. **you** agree to take responsibility for, if **you** would not have otherwise been held responsible for it.
2. Any contractual liabilities.
3. Any liability for bodily injury suffered by **you**, a **family member** or a **travelling companion**.
4. Compensation or other costs caused by **accidents** arising from **you** owning, hiring or using:
 - a. any land or building (except for **you** staying in the **accommodation** **you** are using on **your trip**);
 - b. motorised or mechanical vehicles and any trailers attached to them; or
 - c. aircraft, motorised watercraft or sailing vessels.

The following conditions apply:

1. **You** must give **us** a detailed account of the circumstances surrounding the claim, including photographs and video evidence (if appropriate).
2. **You** must give **us** any writ, summons or other correspondence **you** receive from a third party. **NOTE: You** must not admit liability, offer to make any payment or correspond with any third party without **our** permission in writing.
3. **You** must give **us** full details of any witnesses and any written statements, if possible.

I. TRAVEL ACCIDENT

If **you** have an **accident** during **your trip** that causes physical bodily injury to **you**, **we** will pay **you** or **your** personal representatives up to the amount for 'Travel **Accident**' shown in the 'Cover Summary' if the **accident** results in one of the following:

1. **your** death within a year of the **accident**; or
2. **your** permanent disability (including permanent loss of **your** sight or loss of use of a hand or foot) within three months of the **accident**.

IMPORTANT: Compensation under this cover will not be paid to a personal representative who either caused the **accident** or is convicted in court for **your** murder, manslaughter or for causing **your** permanent disability.

There is a limit of £5,000 in the event of the death of an insured person who is aged 16 or under

The following conditions apply.

Cover will be provided for a permanent physical disability which:

- prevents **you** from doing any paid work;
- results in total and permanent loss of sight in one or both eyes; or
- results in total and permanent loss of use of one or both hands or one or both feet.

The following cover exclusions apply:

In addition to the general exclusions that apply to all cover, this **policy** will not provide cover for **accidents** directly or indirectly caused by the following:

1. operating motorcycles with 125cc or larger engine capacity;
2. performing manual labour as a part of your occupation; or
3. participation in military exercises.

J. TRAVEL SERVICES DURING YOUR TRIP

If **you** need medical information services during **your trip**, **our** Emergency Assistance team is available. With **our** global reach and multi-lingual staff, **we** are here to help **you**.

Finding a Doctor or Medical Facility

If **you** need care from a **doctor** or medical facility while **you** are travelling, **we** can assist **you** in finding one.

IMPORTANT: Assistance is provided on a strictly non-advised basis using public information available for **your** location. **We** will not provide recommendations for specific providers and it remains **your** choice whether or not to use the information provided.

K. LOSS OF TRAVEL DOCUMENTS

If **your** passport or visa is lost, stolen or destroyed while **you** are on **your trip**, **we** will reimburse **you**, up to the maximum benefit for 'Loss of Travel Documents' shown in the 'Cover Summary' for the following:

1. the cost of **your** necessary extra travel and **accommodation** expenses as well as administration costs for the issuing of the emergency passport and/or visa **you** need to continue **your trip** or return to **your primary residence**; and
2. the equivalent cost (based on the current standard replacement costs) of the period remaining on **your** passport that is lost or has been stolen or destroyed.

The following conditions apply:

You must:

- a. have taken necessary steps to keep **your** passport and/or visa safe and to recover it, where possible;
- b. file and retain a copy of a police report in the case of theft;
- c. have filed and retained a copy of a loss report from the consulate or embassy **you** reported it to; and
- d. provide receipts for all expenses, including from the consulate or embassy confirming the cost of the replacement or emergency passport or visa.

The following exclusions apply:

1. Reimbursement, unless **you** can provide receipts for the expenses claimed.
2. Losses caused by differences in exchange rates.
3. Passports or visas left unattended in a motor vehicle or a public area.
4. Foreign currency transaction fees imposed by **your** bank or credit card issuer.
5. The cost of any upgrades, pre-checking services or postage fees.

L. PERSONAL MONEY

If **your** personal money is lost or stolen while **you** are on **your trip**, **we** will reimburse **you**, up to the maximum benefit for 'Personal Money' shown in the 'Cover Summary'.

The following conditions apply:

You must:

- a. have taken necessary steps to keep **your** personal money safe and to recover it;
- b. file and retain a copy of a police report in the case of theft;
- c. have filed and retained a copy of a report giving the details of the personal money and its value with the appropriate local authorities, **travel carrier**, hotel or tour operator within 24 hours of discovery of a loss; and
- d. provide documentary evidence of the value of the lost or stolen personal money as well as the original source for cash.

The following exclusions apply:

1. This **policy** will not pay for personal money if one of the following apply:
 - a. it is not being carried by **you**;
 - b. it is not locked in the secure private **accommodation** **you** are using on **your trip**; or
 - c. it is not locked in a safe or security deposit box.
2. Reimbursement, unless **you** can provide evidence of the amount of currency **you** had, from the place where **you** got the currency.
3. Losses caused by a drop in exchange rates or any shortage caused by mistakes made when exchanging currency.
4. Personal money left in a motor vehicle.
5. Loss or theft of travellers cheques or other payment means if the issuing agent provides replacements or reimburses **you**.
6. More than the lowest market value of equivalent personal money (except cash), if paid for using frequent-flyer points, loyalty-card points, vouchers or another similar scheme.

M. LEGAL EXPENSES

If **you** die, fall ill or are injured during **your trip** and **you** (or **your** personal representative) take legal action against a third party to claim damages or compensation for negligence, **we** will do the following:

1. Nominate an appointed adviser to act for **you**. This could be a solicitor or a suitably qualified person or company (including **us**). If **you** and **we** cannot agree on an appointed adviser, the matter can be referred to an alternative resolution facility.
2. Pay legal costs of up to the amount shown in the Cover Summary for **you** (but not more than twice this amount in total for all people insured under this **policy**) for each event giving rise to a claim.

The following conditions apply:

a. **You** must:

- i. conduct **your** claim in the way specified by the appointed adviser.
- ii. keep **us** and the appointed adviser fully aware of all facts and correspondence, including any offers **you** receive to settle the claim.

- b. **We** will not be bound by any promises **you** give to the appointed adviser, or which **you** give to any person about payment of fees or expenses, unless **we** have given **our** permission.
- c. **We** can withdraw cover, after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the legal action could be more than the settlement.
- d. If **we**, **you** or the appointed adviser cannot recover **our** legal costs after a successful claim for compensation, **we** can take the costs from the compensation **you** receive. The amount **we** take is limited to the actual legal costs and will not be more than half of the compensation **you** receive.
- e. If **you** do not accept a reasonable settlement, **we** will not cover **your** claim. In this situation **you** should use alternative resolution facilities such as mediation.
- f. If **you** withdraw from a claim without **our** agreement, **you** must pay **our** legal costs. **You** will become responsible for all legal costs.

The following exclusions apply:

- 1. Any claim:
 - a. not reported to **us** within 90 days of the event giving rise to the claim;
 - b. if **we** think **we** are unlikely to get a reasonable settlement;
 - c. if **we** think the cost of the legal action could be more than the settlement **we** could get;
 - d. involving a dispute between **you** and someone else living at **your primary residence**, a **family member**, a **travelling companion**, or one of **your** employees;
 - e. if another insurer or service provider has refused **your** claim, or there is a shortfall in the cover they provide; or
 - f. against Holidayrisk Travel Insurance, a **travel supplier**, **travel carrier**, **us**, another person insured under this **policy** or **our** agents.
- 2. Costs for legal action that **we** have not agreed to.
- 3. Costs awarded as a penalty against **you** or the appointed adviser personally (for example, for not following court rules and protocols).
- 4. Costs for legal action taken in more than one country for the same event.

N. GADGET INSURANCE COVER

(Underwritten by Collinson Insurance, a trading name of Astrenska Insurance)

This insurance is arranged and administered by Bastion Insurance Services Ltd, and underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846.

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

IMPORTANT INFORMATION

We have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide yourself whether it is or not. **You** have made a decision based on the information made available to **you**.

This policy meets the demands and needs of those who wish to insure their **gadgets during their trip** against **theft, accidental damage, breakdown and accidental loss**.

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

INTRODUCTION

It's important that **you** read this wording and **your policy schedule** to make sure that everything you've told us is correct. Please read this policy carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. It's important that **you** keep this policy wording and **your** policy schedule in a safe place in case you need to look at them later.

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

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

- **If your gadget has the functionality, activate any location finder app or software to help you locate and retrieve the gadget. This may also enable you to lock and wipe the data stored on your gadget. Do not attempt to retrieve your gadget if you believe it has been stolen or if you are unfamiliar with the location. If you suspect your gadget has been stolen, report the theft to the police.**

DEFINITIONS

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

Accessories – Additional items, purchased in the UK and valued at £150 or below, that come with **your gadget**, such as chargers, carrying cases, headphones, hands-free mounting kits, and USB cables. Sim cards and wearables are not covered.

Evidence of ownership for **accessories** will need to be provided at point of claim.

Accidental damage - Any unintentional and unexpected damage that happens to **your gadget**.

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

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

Breakdown - A sudden mechanical or electrical failure of **your gadget**, resulting in it stopping working as it should.

Claims Administrators – The Oxford Claims Company

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

1. Purchased or leased by **you** as new in the UK, or;
2. Purchased by **you** as refurbished in the UK as long as the refurbished **gadget** was sold with a minimum 12-month warranty, which you will be required to provide evidence of, or
3. Gifted to **you** as long it meets the above criteria, and **you** are able to provide a UK Gift receipt, and;
4. Are not more than 6 years old (18 months for laptops) at the time this policy is initially purchased, and;
5. Are in **your** possession and in good working condition (not accidentally damaged) and;
6. Have not previously been repaired using non-manufacturer parts.

Evidence of ownership - A document to evidence that the **gadget** you are claiming for belongs to **you**. This can be the original purchase receipt or a similar original document provided to **you** at the point of sale that gives details of the **gadget(s)** purchased (including any accessories). The document should include the make, model and IMEI or serial number of the **gadget(s)** (where possible), the purchase date, **your** name and address, the purchase price, and detail the UK VAT registration number of the company. Where the **gadget** is a gift, it will only be covered if **you** are able to provide a gift receipt. If **you** cannot provide **Evidence of ownership your gadget** may not be covered.

Excess - The amount you must pay for each claim you make under this policy.

Gadget(s) – The portable electronic **gadget/s** that meet the **Criteria**, are insured by this policy, and shown on **your** Schedule of Insurance. **Gadgets** include: Mobile Phones, iPhones, iPads, Tablets, Camera's, Camera Lenses, MP3 Players, Games Consoles, Video Camera's Go Pro's, Smartwatches, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Earphones / Ear Buds and Laptops. Please note **we** do not provide cover for drones and wearables.

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

Limit of liability – The maximum **we** will pay in respect of any one claim in relation to **your gadget**, will be limited to the replacement cost of each **gadget** being claimed for and, in any event, shall not exceed the maximum value of cover as shown on **your Schedule of Insurance**

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

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

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

Single article limit - The maximum amount that **we** will pay out for a single **gadget** that is damaged, lost, or stolen.

Trip – Any holiday or pleasure or business **trip** within the area of travel shown in your policy certificate. It must begin and end at **your** home area during the period of insurance. It does not include one-way **trips**. Any **trip** only within **your** home area is covered only if **you** booked at least 2 nights in a hotel, motel, camp, B&B, cottage, or similar paid accommodation. It must be during the dates on **your** certificate.

Terrorism - The use or threat of serious violence to advance some kind of cause.

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

We, us, our – Collinson Insurance

You, your, yourself – the person, who is over 18 years old, who owns the **gadget(s)** or if you are a business, any current employee of the business and who is a permanent resident of the United Kingdom..

WHAT WE WILL COVER

A. Accidental Damage / Malicious Damage

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

B. Theft

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

C. Accidental Loss

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

D. Breakdown

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

E. Unauthorised Call/Data Use

If **your** mobile phone is lost or **stolen** whilst on **your trip** and is used fraudulently, and **your** claim is covered by **your** policy, **we** will reimburse **you** for the costs upon receipt of **your** itemised bill up to a maximum value of £2,000 for any one claim. This includes calls, messages, downloads and data made / used from the time it was **accidentally lost** or **stolen** up to a maximum of 24 hours from discovery of the incident.

F. Liquid Damage

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

G. Accessories

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

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

WHAT WE WILL NOT COVER

Your gadget is not covered for:

1. Theft:

- If the theft is from a motor vehicle where neither you nor someone acting on your behalf is present, unless the **gadget** was concealed in a locked boot, glove compartment, or other locked internal compartment, with all the vehicle's windows, doors, and security systems closed, locked, and activated. A copy of the receipt for any repairs made following the damage caused in gaining entry to the locked vehicle must be supplied with any claim;
- If the theft is from premises, buildings or land without the use of force resulting in damage to the property. Evidence of such damage in form of photos will be requested at the point of claim;
- When away from **your accommodation**, or when in **your accommodation** with invited guests or other people; unless the **gadget** is concealed on or about **your** person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer);
- Where **your gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the event giving rise to a claim under this insurance;
- Where the **gadget** has been left **unattended** when it is away from **your accommodation** (including being in luggage during transit); or
- Where all available **precautions** have not been taken to prevent **theft**;

2. Loss or damage caused by:

- **You** deliberately damaging the **gadget**;
- **You** not following the manufacturer's instructions;
- The use of non-manufacturer approved **accessories**;

3. Repair or other costs for:

- Routine servicing, inspection, maintenance or cleaning;
- Loss caused by a manufacturer's defect or recall of the **gadget**;
- Repairs carried out by persons not authorised by us;

- Liquid damage to **your gadget** where the event causing the need to claim involved **you** taking **your gadgets** on a boat, other water vessels (other than a ferry or cruise ship), or whilst taking part in water activities.
- Wear and tear or gradual deterioration of performance;
- Cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance;

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

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

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

7. The policy **excess** - if **you** make a claim, an **excess** fee of £90 applies for Silver policies, and an excess fee of £75 applies for gold policies which must be paid to us before **your** claim can be settled.

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

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

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

11. Any claim for any **gadget** that was purchased as second hand or used, that is not a refurbished **gadget**, sold with a minimum 12-month warranty

12. Reconnection costs or subscription fees of any kind.

13. War Risk

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

14. Nuclear Risk

Any direct or indirect consequence of irradiation, contamination by nuclear material, or the properties of any radioactive matter or device.

14. Sonic Boom

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

15. Loss of Data or Software

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

16. Any indirect loss or damage resulting from the event which caused the claim under this policy.

17. Any liability of whatsoever nature arising from ownership or use of the **gadget**, including any illness or injury resulting from such ownership or use.

18. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.

19. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction.

20. Any **gadget** whilst in transit with a third party such as a courier or postal service.

21. Any **gadget** over the **single article limit** based on the level of your cover. If **you** have £1000 cover, the **single article limit** is £1000, for all other levels of cover the **single article limit** is £1500.

22. Any claim for any **gadget** which does not meet the **criteria**.

23. Any electronic device that is not included within the definition of **gadget(s)** in this policy wording.

CLAIM SETTLEMENT

1. The intention of this policy is to put **you** back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy. If the **gadget** cannot be replaced with an identical **gadget** of the same age and condition, **we** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **gadget**. **We** cannot guarantee that the replacement **gadget** will be the same colour as the original item.

2. Repairs will take place on **your** return to the UK and will be carried out using readily available parts. Where possible **we** will use Original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by us under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty in line with

your manufacturer's warranty terms and conditions.

Please note that for mobile phones or other small **gadgets**, the cost of posting **your gadget** for repair will be borne by **you**.

3. In the event of a valid claim resulting in the replacement of the **gadget**, this policy will automatically cover the replacement **gadget**.

4. All blocks must be removed from **your gadget** before being sent for repair. This includes any personal pin locks or operator specific security blocks, including Find My iPhone. Failure to do so will result in **your** claim being delayed, and/or, **your gadget** being returned to **you**.

5. **We** will ask **you** to block the IMEI number of any lost or stolen **gadget** and will monitor this on an on-going basis after **your** claim has been settled. If it is discovered the IMEI has been unblocked at a later date, The Oxford Claims Company will investigate this and seek to recover its property.

CONDITIONS AND LIMITATIONS

1. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.

2. This insurance only covers **gadgets** bought in the UK. Cover automatically extends to include use of the **gadgets** anywhere in the world for **your trip** and is subject to any repairs being carried out in the UK by repairers approved by us. No cover is provided for claims where **you** are travelling to a country where the Foreign, Commonwealth and Development Office (FCDO) have advised against all but essential travel. **You** can check the FCDO travel advice at www.gov.uk/foreign-travel-advice.

3. The **gadget(s)** must not be more than 6 years old (18 months if the **gadget** is a laptop), must be purchased in the UK as new, or if refurbished, purchased with a minimum warranty period of 12 months, and **you** must be able to provide **evidence of ownership** when it is requested. **Evidence of ownership** should include the make, model and IMEI/serial number of the **gadget** and must be in **your** name or, **you** must be in possession of a UK gift receipt.

4. **You** must provide us with any receipts, documents or **evidence of ownership**, that it is reasonable for us to request.

5. This insurance may only be altered, varied or its conditions altered or premium changed by us giving **you** 30 days' notice in writing.

6. **You** cannot transfer the insurance to someone else or to cover any other **gadget(s)** without **our** written permission.

7. **You** must take all available **precautions** to prevent any loss or damage.

8. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

GADGET INSURANCE CANCELLATION

Your right to change your mind (withdrawal period)

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

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

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

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

Cancellation by you after the withdrawal period

If **you** wish to cancel **your** insurance after the initial 14 day withdrawal period **you** can do so by writing to Holidayrisk Travel Insurance, Unit 1 Princes House, 9-15 High Street, Slough, SL1 1DY, or by telephoning 020 3859 7000, or by emailing complaints@holidayrisk.com.

If **your trip** has already started, or if a claim has been made by **you** **we** will not refund any premium. If **your trip** has not yet started, **we** will refund 50% of **your** premium.

If **you** have an annual multi trip policy, **you** will receive a pro rata refund for the unused months, up to a maximum of 50% of the premiums paid.

CLAIMS PROCEDURE

You can register a new claim by visiting <https://theoxfordclaimscompany.co.uk/make-a-claim/>

You will need **your** policy number at hand to register the claim. Alternatively, **you** can notify the **claim administrators** on 01865 745566 or by emailing claims@theoxfordclaimscompany.co.uk. as soon as possible but ideally within 48 hours of your return to the UK

1. **You** must:

- Report the theft or accidental loss of any **gadget**, within 24 hours of discovery to your Airtime Provider and blacklist your handset;
- Report the **theft** or **accidental loss** of any **gadget**, within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset;

- Report the **theft** or loss of any **gadgets** to the Police within 48 hours of discovery and obtain a crime reference number in support of a **theft** claim and a lost property number in support of an **accidental loss** claim;

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

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

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

3. There is a policy **excess** of £75 for all claims which must be paid before **your** claim can be approved.

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

The Oxford Claims Company,
Temple Court Mews,
109 Oxford Rd,
Oxford,
OX4 2ER

claims@theoxfordclaimscompany.co.uk

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

WARNING

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we**

may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **we** may also take legal action against **you** and inform the appropriate authorities.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) Supply accurate and complete answers to all the questions we may ask as part of **your** application for cover under the policy.
- b) To make sure that all information supplied as part of **your** application for cover is true and correct.
- c) Tell us of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

COMPLAINTS

CLAIMS / SERVICE

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

Claims Administrators

The Oxford Claims Company,
Temple Court Mews,
109 Oxford Rd,
Oxford,
OX4 2ER

Email: complaints@theoxfordclaimscompany.co.uk

Telephone: **01865 745566**

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

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in our investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

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

Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123

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

Following this complaints procedure does not stop **you** from taking legal action.

COMPENSATION SCHEME

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

DATA PROTECTION

How we use the information about you

As **your** insurer and a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**;
- issue **you** this insurance policy;
- deal with any claims or requests for assistance that **you** may have
- service **your** policy (including claims and policy administration, payments and other transactions); and, detect, investigate and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed;
- protect **our** legitimate interests

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, Bastion Insurance Services Ltd, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or we are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities.

GADGET INSURANCE DATA POLICIES

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy

Processing your data

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that **you** have with us;
- is in the public or your vital interest: or
- for **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that **we** can meet our regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given **us**.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about **you**. If **you** would like a copy of some or all of **your** personal information please contact us by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 5th floor, 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

O. OPTIONAL SPORTS COVER

The cover under this section only applies when the appropriate 'Optional Sports Cover' premium has been paid for Activity packs 2-5 and this is shown in **your policy** certificate. Cover for taking part in Activity pack 1 activities, automatically applies under sections A-M, but there is no cover under section O, unless **you** have paid the additional premium to have this included, and it is shown in **your policy** certificate.

Missed activity

If **you** cannot participate in one or more of **your** prepaid activities during **your trip** for a covered reason listed below, **we** will reimburse **you** for **your** non-refundable costs that **you** paid for the activities, less available refunds, up to the maximum benefit for Missed Activity shown in **your** Cover Summary. Please note that this cover only applies before the start of the activity.

Covered reasons:

1. **You**, a **travelling companion** or a **family member** who is participating in the activity becomes ill or injured, or develops a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

The following conditions apply:

- a. The illness, injury or medical condition must be disabling enough to make a reasonable person not participate in the activity; and
- b. A **doctor** advises **you** or a **travelling companion** not to participate in the activity before the activity takes place. If that isn't possible, a **doctor** must either examine or consult with **you** or the **travelling companion** within 48 hours of the activity or as soon as reasonably possible, to confirm the decision not to attend.

2. **Your family member** who is not participating in the activity becomes ill or injured, or develops a medical condition.

The following condition applies:

- a. The illness, injury or medical condition must be considered life threatening by a **doctor**, require hospitalisation or require **your** care.

3. **Your** or a **travelling companion's** death.

4. The death of **your family member** or **your** service animal on or within 30 days prior to the scheduled start date of the activity.

5. **Your** prepaid activity is cancelled by the supplier of the activity due to **severe weather**.

6. **Your** ski resort closes 75% or more of its ski trails due to lack or excess of snow.

The following condition applies:

- a. The closure is for at least 50% of the normal operating hours on the calendar day **you** intend to use the lift tickets.

Sporting Equipment Cover

If **your sporting equipment** is lost or damaged by a **travel supplier** or is stolen while **you** are on **your trip**, **we** will pay you, less available refunds, the lowest of the following, up to the maximum benefit listed for **Sporting Equipment** Damage, Loss, or Theft in **your** Cover Summary:

- i. The cost to repair the damaged **sporting equipment**; or
- ii. The cost to replace the lost, damaged or stolen **sporting equipment** with the same or similar item, reduced by 10% for each full year of use since the original purchase date, up to the maximum of 50% reduction.

The following conditions apply:

- a.** **You** must have taken all necessary steps to keep **your sporting equipment** safe and intact and to recover it;
- b.** **You** must have reported the incident and have a copy of a written report giving a description of the property and its value from the appropriate local authorities, **travel carrier**, hotel or tour operator within 24 hours of discovery of the loss; and
- c.** **You** must provide original receipts or another proof of purchase for the lost items.

For items without an original receipt or a proof of purchase, **we** will provide cover based on up to 50% of the cost to replace the lost, damaged or stolen item with the same or similar item.

The following are not covered:

1. Items other than sporting equipment;
2. Animals, including remains of animals;
3. Cars, motorcycles, motors, drones, aircraft, watercraft and other vehicles as well as related accessories and equipment;
- 4. Gadgets** and related accessories and equipment;
5. Hearing aids, prescription eyewear and contact lenses, unless specifically designed for use in a particular sport;
6. Prosthetics and orthopaedic devices, unless specifically designed for use in a particular sport;
7. Wheelchairs and other mobility devices, unless specifically designed for use in a particular sport;
8. Non-physical property, including software and electronic data;
9. Property used for business or trade;
10. Property **you** do not own;
11. Gross negligence or malicious conduct leading to loss, theft or damage of **your** sporting equipment; and
- 12. Sporting equipment** while it is:
 - a. being shipped, unless with **your travel carrier**;
 - b. in or on a car trailer; or
 - c. unattended in an unlocked motor vehicle.

Sporting Equipment Rental cover

If **your sporting equipment** is lost or delayed by a **travel supplier** during **your** outbound travel for more than 24 hours or is damaged or stolen while on **your trip**, **we** will reimburse the necessary costs for renting replacement **sporting equipment** to use during **your trip**, up to the maximum benefit listed for **Sporting Equipment** Rental Cover in your Cover Summary. This cover does not include motorised equipment or vehicles.

The following condition applies:

- a.** **You** must have made a report giving a description of the property with the appropriate local authorities, **travel supplier**, hotel or tour operator within 24 hours of discovery of the loss.

Search and Rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit listed for search and rescue cover in **your** Cover Summary, if **you** are reported missing during **your trip** or have to be rescued from a physical emergency. The maximum benefit listed for this cover is in addition to any other search and rescue benefit that this **policy** provides.

P. OPTIONAL CRUISE COVER

The cover under this section only applies when the appropriate 'Optional Cruise Cover' premium has been paid and this is shown in **your policy** certificate. The cover provided under sections A-M still applies for **trips** involving a cruise, even if the premium for cover under this section has not been paid.

Missed port of call

If **you** are on a cruise that misses a scheduled port of call indicated on **your** original itinerary or replaces it with another port of call, **we** will pay you the per port amount listed on **your** Cover Summary for each port you missed, up to the maximum benefit listed for Missed Port of Call cover.

Low/High water

We will pay **you** the per occurrence amount listed on **your** Cover Summary, up to the maximum limit listed for Low/High Water cover, for each cruise interruption of **your** river cruise caused by insufficient or excess water levels, where the **travel supplier** provides only land based alternative **accommodation** or require that you change ships.

We will not pay for covered losses caused by the same event under more than one of: Low/High Water cover, Missed Port of Call cover, or Travel Delay & Missed Departure cover.

Cabin confinement

We will pay **you** the amount listed on **your** Cover Summary if a **doctor** on board **your** cruise ship advises **you**, individually and personally, not to leave **your** cabin because of an injury or illness during **your trip**.

We will not pay for covered losses caused by the same event under more than one of: Cabin Confinement cover, Travel Delay & Missed Departure cover, or Trip Interruption cover. There is also no cover where confinement applies broadly to all guests on the vessel rather than just to **you** individually.

Shore excursions cover

We will reimburse **you**, less available refunds, up to the amount listed on **your** Cover Summary for the cost of excursions **you** have prepaid but cannot go on during **your trip** because:

- a. a **doctor** on board **your** cruise ship has advised **you** not to go on the excursion because of **your** illness, injury, or a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) during **your trip**; or
- b. **your** cruise ship cannot make a scheduled stop at a port because of bad weather or other restrictions;

We will not pay for covered losses caused by the same event under more than one of: Missed Port of Call cover, Trip Interruption cover, or Shore Excursions cover.

Denied boarding

We will pay **you** the amount listed on **your** Cover Summary for meals, communication expenses and local **transportation**, if **you** are denied boarding the cruise ship that **you** are scheduled to travel on for **your trip**, based on a suspicion that **you** have a contagious medical condition.

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all cover under this **policy**. An 'exclusion' is something that is not covered and therefore no payment or service would be available.

This **policy** does not provide cover for any loss that results directly or indirectly from any of the following general exclusions if they affect **you**, a **travelling companion** or a **family member**:

1. Any loss, condition or event that was known, foreseeable, intended or expected when **your trip** was booked or this **policy** was purchased, whichever is later.
2. Pre-existing medical conditions, unless declared to and accepted for cover by **us**.
3. **Your** intentional self-harm or if **you** attempt or commit suicide.
4. Normal, complication-free pregnancy or childbirth.
5. Fertility treatments.
6. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a **doctor** and used as prescribed.
7. Acts committed with the intent to cause loss or damage.
8. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.
9. Participating in or training for any professional or semi-professional sporting competition or event.
10. Participating in or training for any amateur sporting competition while on **your trip**. This does not include participating in informal recreational sporting competitions and tournaments organised by hotels, resorts or cruise lines to entertain their guests.
11. Participating in, or training for, any sport or activity, unless **you** have paid the necessary premium (if applicable) and this is shown on **your policy** certificate. Please see the Sports and activities section on pages 14, 15 and 16 of this **policy** for further details.

In all cases, for **your** sports and activities to be covered, they must:

- take place within the duration of **your trip**;
- be provided by a company that is regulated or licensed where required; and
- not be prohibited by law.

You must wear all recommended safety equipment while participating in **your** sports and activities to be eligible for cover.

12. Participating in any sport or activity involving heli-skiing, ice climbing, ski acrobatics, ski flying, skiing against local authority or resort management warning or advice, ski-stunting, ski jumping, ski mountaineering, or the use of bobsleighs, luges or skeletons or any high-altitude activity.
13. As a result of **your** use of a two-wheeled motor vehicle (including a motorcycle or moped) unless: a. as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two wheeled motor vehicle under the laws of the country in which the **accident** occurs; or b. **you** are in the EU and as a rider **you** wear a crash helmet and **you** hold an appropriate UK licence which permits **you** to drive the capacity of the two-wheeled motor vehicle and **you** comply with the licencing laws of the country in which the **accident** occurs.
14. Racing or practising to race any motorised vehicle or watercraft.
15. There is no cover for rallying or off-roading.
16. As a result of **your** use of a quad bike.
17. Where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
18. Involving **you** taking part in manual labour (excluding office and clerical work, bar and restaurant work, music performance and singing, fruit picking (not involving the use of machinery)).
19. An **illegal act**, except when **you**, a **travelling companion**, a **family member** or **your** service animal is the victim of such an act.
20. An **epidemic** or **pandemic**, except when an **epidemic** or **pandemic** is expressly referenced as being covered under any section
21. **Natural disaster**, except when and to the extent that a **natural disaster** is expressly referenced in and covered under **Trip Cancellation**, **Trip Interruption** or **Travel Delay & Missed Departure**.
22. Air, water or other pollution, or the threat of a pollutant release, including thermal, biological and chemical pollution or contamination.
23. Nuclear reaction, radiation or radioactive contamination.

24. War (declared or undeclared) or acts of war.
25. Military duty, except when expressly referenced and covered under **Trip** Cancellation or **Trip** Interruption.
26. Political risk.
27. **Cyber risk**.
28. Civil disorder or unrest, except when expressly referenced in and covered under Trip Interruption or Travel Delay & Missed Departure.
29. **Terrorist events**, except under Emergency Medical/Dental Cover Abroad or Emergency **Transport**.
30. Acts, travel alerts/bulletins or prohibitions by any government or public authority, except when expressly referenced in and covered under **Trip** Cancellation or **Trip** Interruption.
31. Any **travel supplier's** complete cessation of operations due to financial reasons, with or without involving insolvency or bankruptcy.
32. A **travel supplier's** restrictions on any **baggage**, including medical supplies or equipment.
33. Ordinary wear and tear or defective materials or workmanship.
34. An act of gross negligence by **you** or a **travelling companion**.
35. Travel against the orders or advice of any government or other public authority.

This **policy** does not provide any cover, benefit or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

IMPORTANT: **You** are not eligible for reimbursement under this **policy** if:

1. **Your travel carrier** tickets do not show travel date(s); or
2. **You** intend to receive health care or medical treatment of any kind while on **your trip**

GENERAL CONDITIONS

The following conditions apply to the whole of **your policy**. Please read these conditions carefully as **we** can only pay **your** claim if you meet them.

1. The person buying this insurance must be 18 years of age or over at the date of purchase.
2. **You** must:
 - a. have **your primary residence** in and be registered with a **doctor** in the UK, the Channel Islands or the Isle of Man;
 - b. not have spent more than 6 months abroad during the 12 months before this **policy** was issued or **your trip** was booked (whichever is later);
 - c. be in **your country of residence** at the time of purchasing this **policy**. **We** will only cover **you** for the whole **trip**. Any **trip** that has begun when **you** purchase this insurance will not be covered;
 - d. be fit to travel on **your trip** and not be travelling against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before commencing **your trip**; and
 - e. not be travelling with the intention of receiving medical treatment.
3. **You** must take reasonable care to protect yourself and **your** property against **accident, injury**, loss and damage, as if **you** were not insured, and to keep any potential claim to a minimum.
4. **You** must have a valid **policy** certificate.
5. **You** must contact **us** as soon as possible with full details of anything which may result in a claim, and give **us** all the information and documentation **we** ask for throughout the claims process. Please see 'Claims Information' below for more information.
6. **You** accept that the terms and conditions of the **policy** cannot be changed by **you** unless **we** agree to the change in writing.
7. This **policy** is not transferable.
8. **You** must not exceed the age limit appropriate to **your policy** type and area of travel, as shown in the **Policy** Features Table on page 7 on the start date of the period of cover shown on **your policy** certificate. **We** have the right to:
9. Cancel the **policy** if **you** tell **us** something that is not true and this influences **our** decision to provide cover.
10. Cancel the **policy** and make no payment if **you** or anyone acting for **you**:
 - a. make a claim that is dishonest, intentionally exaggerated or fraudulent in any way; or
 - b. provide any false or misleading information when supporting a claim. In these circumstances **we** may report the matter to the police.
11. Only provide cover if **your trip** starts and ends in **your country of residence**.
12. Take over and deal with, in **your** name, any claim **you** make under this **policy**.
13. Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** any details **we** need, and to fill in any necessary forms, which will help **us** to recover any payment we have made under this **policy**.
14. With **your** or **your** personal representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could involve you being medically examined or having a post-mortem after **your** death. **We** will not give personal information about **you** to any other organisation without **your** permission.
15. Return **you** to **your country of residence** at any time during **your trip** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
16. Not accept liability for the costs of repatriation or treatment if **you** refuse to follow advice from the **doctor** treating **you** and **our** medical advisers.
17. Refuse to pay any claim under this **policy** for any amounts covered by another insurance or by anyone or anywhere else (for example, any amounts **you** can get back from private health insurance, any reciprocal health agreement, **travel suppliers**, home contents insurers or any other claim amount that can be recovered by **you**). In these circumstances **we** will only pay **our** share of the claim.
18. Ask **you** to pay **us** back any amounts that **we** have paid which are not covered under this **policy**.
19. If **you** cancel **your trip** or cut it short for any reason other than those specified as being covered in section A - **Trip** Cancellation or section B - **Trip** Interruption, **we** will cancel all cover provided by **your policy** for that **trip**, without refunding **your** premium.

24-HOUR EMERGENCY MEDICAL ASSISTANCE INFORMATION

This is not a private medical insurance **policy** and it only gives cover for emergency medical treatment in the event of an **accident** or unexpected illness occurring during **your trip**.

Please tell the Medical Emergency Assistance Company immediately about any serious illness or **accident** abroad where **you** have to go into **hospital** or **you** may have to return home early or extend **your** stay because of any illness or **injury**. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** (or someone on **your** behalf) should contact them as soon as **you** can. **You** can call 24 hours a day 365 days a year or email.

Medical Emergency Assistance Company

Phone: UK +44 (0)1444 465579

Email: 247assistance@imglobal.com

In a life-or-death situation call the emergency services in the country **you** are visiting for example 112 within the European Union or 911 in the USA.

Please have the following information available when **you** (or someone on **your** behalf) contact the Medical Emergency Assistance Company so that **your** case can be dealt with swiftly and efficiently:

1. **Your** name, home address and email;
2. **Your** mobile phone number and contact phone number abroad;
3. The **hospital** and treating **doctor's** details;
4. **Your policy** number shown on **your policy** certificate; and
5. The name, address and contact phone number of **your** G.P.

Please quote the scheme name which is Holidayrisk Travel Insurance.

Failure to contact the Medical Emergency Assistance Company and obtain authorisation may prejudice the claim and could mean that some or all of the costs involved may not be paid. **You** should not attempt to find **your** own solution and then expect full reimbursement from **us** without prior approval having been obtained from the Medical Emergency Assistance Company.

If **you** have to return to **your primary residence** or to a medical facility in **your country of residence** for further care under Section B – **Trip** Interruption or Section G - Emergency Transport, the Medical Emergency Assistance Company must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay.

If **you** have to return to **your primary residence** for medical reasons, or to a medical facility in **your country of residence** for further care the cover for **your trip** will cease when **you** arrive in **your country of residence**. Cover cannot be provided to resume **your trip**, or for further **trips** if **you** have a single **trip policy**.

CLAIMS INFORMATION

For claims relating to Section N – **Gadget** Cover, please see page 28.

For all other sections, the fastest and easiest way to make a claim is online: www.imglobal.com/member/assistance/claims

The process should take approximately 10-15 minutes to complete (depending on the type of claim). Please ensure **you** have **your policy** certificate, **trip** dates, supporting documentation and details of the incident available.

You can also obtain a claim form by:

- sending an email to travelclaims@imglobal.com; or
- phoning: **01444 465581**
- writing to: International Medical Group, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff. CF24 0EL

You should fill in the claim form and send it to **us** as soon as possible with all the information and documents **we** ask for. **You** must give **us** as much detail as possible so **we** can handle **your** claim quickly. Please keep copies of all the information **you** send **us**.

You will need to obtain some information to support **your** claim. Below is a list of actions **you** will need to take and documents **we** will need in order to deal with **your** claim. Further information and/or evidence may be required by **us** after **your** claim has been submitted. If this is the case, **we** will inform **you** as quickly as possible.

For all claims

- **Your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Trip Cancellation

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or **injury** a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

Trip Interruption

- If **you** need to cut short **your** journey, please call UK +44 (0)1444 465579 as soon as possible to get the Medical Emergency Assistance Company's prior agreement.
- **Your** original booking invoice(s) showing **your** revised time and date of departure and detailing whether any refunds can be provided.
- For claims relating to illness or **injury** a medical certificate will need to be completed by the treating **doctor**. A copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

Travel Delay & Missed Departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.
- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or **accident** / breakdown authority attending the private vehicle **you** were travelling in.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

Baggage and Personal Money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If applicable, **you** should also report the theft, damage or loss to **your travel carrier**, tour operator, handling agent or **accommodation** manager and ask for a written report.
- For delays losses and damage whilst in the care of a **travel carrier**, report this as soon as possible and obtain a written report from them. For airlines specifically, **you** must obtain a Property Irregularity Report (PIR) from the airline or their handling agent. This should be done within 7 days of any delay, loss or damage. **You** then have 21 days to write to the airline confirming the details of any essential replacement items purchased.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **baggage**.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.
- Documentary evidence of the value of the lost or stolen personal money as well as the original source for cash.

Baggage Delay

- Report the loss to the **travel carrier** and obtain a written report from them. For airlines, **you** must obtain a Property Irregularity Report (PIR) from the airline or their handling agent. This should be done within 7 days of any delay, loss or damage. **You** then have 21 days to write to the airline confirming the details of any essential replacement items purchased.
- Original receipts, vouchers or other suitable evidence of purchase for essential replacement items.

Emergency Medical/Dental Benefits Abroad and Emergency Transport

- Always contact the Emergency Medical Assistance Company when **you** are hospitalised, require repatriation or where medical fees are likely to exceed £500.
- Medical evidence from the treating **doctor** to confirm the illness or **injury** and treatment given, including **hospital** admission and discharge dates, if this applies.

Personal Liability

- A detailed account of the circumstances surrounding the claim(s), including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. NOTE: **You** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Travel Accident

- A detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the **injury** and treatment given including **hospital** admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate, if this applies.

Loss of Travel Documents

- A receipt from the consulate or embassy confirming the cost of the emergency replacement passport or visa and a written report from the police if **your** passport or visa is stolen.

Legal Expenses

- A detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence **you** receive from any third party in connection with **your** claim. **You** should not reply to any correspondence without **our** permission in writing.
- The full details of any witnesses and any available written statements from them.

Optional Sports Cover Missed Activity

- For claims relating to illness or **injury**, **we** will need:
 - medical evidence from the treating **doctor** to confirm the illness or **injury** and treatment given including **hospital** admission/discharge, if this applies.
 - a copy of the death certificate in the event of a death.
 - a medical certificate from a **doctor** at **your** resort confirming that **you** cannot take part in **your** pre-booked sports activities because of medical reasons
- Written confirmation from **your travel supplier**, the local piste authority or ski lift operator confirming the reason for the closure and the duration.

Sports Equipment

- All appropriate evidence requested under the heading '**Baggage** and Personal Money' or '**Baggage** Delay' in this section.
- All hire receipts and luggage labels / tags.
- A written report from **your travel carrier** if **your** sports equipment is delayed or misdirected.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

Optional Cruise Cover

- Medical evidence from the treating **doctor** to confirm the illness or **injury** and treatment given, including dates of cabin confinement if this applies.
- If **you** are advised by an on-board **doctor** that **you** cannot take part in **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.
- A letter from the **travel supplier** confirming the reason and dates the cruise ship was unable to dock.
- Written confirmation from **your travel supplier** of whether any refunds can or have been made.

COMPLAINTS INFORMATION

For complaints relating to Section N – **Gadget** Cover, please see page 31.

FOR ALL OTHER COMPLAINTS:

We aim to provide **you** with a first-class **policy** and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

1. Does your complaint relate to your policy?

For complaints relating to sections A to M and sections O to P inclusive:

a) In the first instance, please contact:

The Complaints Manager, Holidayrisk Travel Insurance, Unit 1 Princes House, 9-15 High Street, Slough, SL1 1DY.
Tel: 020 3859 7000 Email: complaints@holidayrisk.com,

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

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

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

If Holidayrisk Travel Insurance are unable to resolve **your** complaint immediately, they will send **you** a written acknowledgement within 5 business days of receipt. Holidayrisk Travel Insurance will then investigate **your** complaint and, in most cases, send **you** a full response in writing within 4 weeks of receipt. In exceptional cases, where Holidayrisk Travel Insurance are unable to complete their investigations within 4 weeks, they will send **you** a full written response as soon as they can, and in any event within 8 weeks of receipt of **your** complaint.

b) If **you** are dissatisfied with Holidayrisk Travel Insurance's response, then **you** can raise the matter with the Financial Ombudsman Service, an independent body that adjudicates on complaints, at the following:

Visit: www.financial-ombudsman.org.uk

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Phone: 0800 023 4567 or 0300 123 9 123 or

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

2. Does your complaint relate to a claim?

For complaints relating to sections A to M and sections O to P inclusive:

a) In the first instance, please contact: The Complaints Officer, International Medical Group, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff. CF24 0EL. Tel: **01444 465581** Email: qualityassurance@imglobal.com

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

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one).
- **Your policy** and/or claim number, and the type of **policy** **you** hold.
- The reason for **your** complaint. Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

If IMG are unable to resolve **your** complaint immediately, they will send **you** a written acknowledgement within 5 business days of receipt. IMG will then investigate **your** complaint and, in most cases, send **you** a full response in writing within 4 weeks of receipt. In exceptional cases, where they are unable to complete their investigations within 4 weeks, IMG will send **you** a full written response as soon as they can, and in any event within 8 weeks of receipt of **your** complaint.

b) If **you** are dissatisfied with IMG's response, then **you** can raise the matter with the Financial Ombudsman Service, an independent body that adjudicates on complaints, at the following:

Visit: www.financial-ombudsman.org.uk

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Phone: 0800 023 4567 or 0300 123 9 123 or

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

PRIVACY NOTICE

We care about **your** personal data. This summary and our full privacy notice explain how Holidayrisk protects **your** privacy and uses **your** personal data. Holidayrisk Travel Insurance's privacy **policy** is available at www.holidayrisk.com/Home/PrivacyPolicy.

If a printed version is required, please write to Customer Service, Holidayrisk Travel Insurance, Unit 1 Princes House, 9-15 High Street, Slough, SL1 1DY

How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** or other people named on the **policy** or **your** representative(s) provide to us;
- Data from **your** insurance arranger or partners, such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance; and
- Data that may be provided about **you** from certain third parties, such as **your doctor** in the event of a claim.

We will collect and process your personal data to comply with our contractual obligations and/or for the purposes of our legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing you of products and services which may be of interest to **you**.

Who will have access to your personal data?

We may share **your** personal data:

- With public authorities, Capacity Insights, the **Insurer**, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting, fraud prevention purposes and to comply with our legal and contractual obligations;
- With **your** insurance arranger or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with the insurance for contractual, regulatory and legal obligations including for the performance of our services
- With other service providers who perform business operations on our behalf;
- Organisations who we deal with which provide part of the service to **you** such as in the event of a claim;
- To meet our legal and regulatory obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that we have provided to **you**.

We will not share information about you with third parties for marketing purposes unless you have specifically given us your consent to do so.

How long do we keep your personal data?

We will retain **your** voice recordings for a maximum of two years and **your** other personal data for a maximum of ten years from the date the insurance relationship between us ends. If we can do so, we will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will your personal data be processed?

Your personal data may be processed both inside and outside the United Kingdom (UK) and the European Economic Area (EEA). Whenever we transfer **your** personal data outside the UK and the EEA to other Hamilton Insurance DAC companies, we take steps to ensure that personal data transfers outside the UK and the EEA receive an adequate level of protection.

What are your rights in respect of your personal data?

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that we restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that we stop processing it, including for direct marketing purposes;
- Request that we update it or delete it from our records;
- Request that we provide it to **you** or a new insurer; and
- File a complaint.

Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

How can you contact us?

If **you** would like a copy of the information that we hold about **you** or if **you** have any queries about how we use **your** personal data, **you** can contact us as follows:

By post: Holidayrisk Travel Insurance, Unit 1 Princes House, 9-15 High Street, Slough, SL1 1DY

By telephone: **020 3859 7000**

By email: cs@holidayrisk.com



We wish you a safe and enjoyable trip!

www.holidayrisk.co.uk

Sales & Customer Service:

(Monday to Friday – 9am to 5pm)

Tel: 020 3859 7000

24-hr Emergency medical assistance:

(for medical emergency or trip interruption requests)

See page 35 for full details

Tel: (+44)1444 465579

Non-Emergency Claims:

(Monday to Friday – 9am to 5pm)

Tel: 01444 465581

Gadget Claims:

(Monday to Friday – 9am to 5pm)

Tel: 01865 745566

This insurance is distributed by Holidayrisk Travel Insurance (a trading name of Globeshield International Limited), which is authorised and regulated by the Financial Conduct Authority (FCA 308028) and registered in England and Wales (Company No. 02983970). Registered Office: C/O Pearlman Rose Jack Dash House, 2 Lawn House Close, London, England, E14 9YQ.

Sections A to M and O to P of **your policy** are underwritten by Capacity Insights, a trading name of Healix Insurance Services Ltd, registered office: Healix House, Esher Green, Esher, Surrey, KT10 8AB, registered number: 5484199, (FCA 437248), on behalf of the insurer, Hamilton Insurance DAC under Binding Authority Number B0775RCB44325. Hamilton Insurance DAC is a designated activity company registered in Ireland and authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in connection with their UK branch. Registered office: 2, Shelbourne Buildings, Crampton Avenue, Ballsbridge, Dublin4, D04W3V6, Ireland and registered number: 484148

Holidayrisk Travel Insurance acts as an Agent for Hamilton Insurance DAC for the receipt of customer money and handling premium refunds.

Section N of **your policy** is arranged and administered by Bastion Insurance Services Ltd, Temple Court Mews, 109 Oxford Road, Cowley, Oxford OX4 2ER. Bastion Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority in the UK under the registration number 650727. The cover under this section is underwritten by Collinson Insurance (a trading name of Astrenka Insurance Limited) which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846.